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HOUSING ELEMENT

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HOUSING ELEMENT

CITY OF FILLMORE
FILLMORE, CALIFORNIA

Prepared for:

City of Fillmore
250 Central Avenue
Fillmore, California 93015
(805) 524-3701

Prepared by:

LSA Associates, Inc.
1650 Spruce Street, Suite 500
Riverside, CA 92507
(909) 781-9310

LSA Project No. FIL030

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EXECUTIVE SUMMARY

INTRODUCTION

Housing has been, and will continue to be, one of the basic needs that must be accommodated within the City of Fillmore. The purpose of the Housing Element is to ensure that adequate provisions are made to meet the housing needs of all economic segments of the community. The Fillmore Housing Element has been prepared in accordance with the requirements of State law (Article 10.6 of the Government Code, Sections 65580 through 65589.5), and represents an update of the City's existing, 1992 Housing Element, as required by California Government Code Section 65588, which sets forth specific requirements for the update of municipal housing elements.

PROGRESS REPORT

Included in the updated Housing Element is an evaluation of the effectiveness of the goals, objectives, policies, and actions of the 1992 Housing Element. There were many factors that affected the City's ability to meet the goals and objectives of the 1992 Housing Element, including an ongoing recession, reduced availability of state and federal funding, staffing needs, and the effects of the 1994 Northridge earthquake. Several programs and projects included in the existing Element were completed. Between 1990 and 2001, 371 units were constructed within the City, 279 of which were constructed since July 1998.

The 1994 Northridge earthquake had a devastating effect on Fillmore, necessitating that City resources be focused on recovery efforts and away from other municipal activities. As a result, many housing programs were suspended following the earthquake to provide for disaster recovery.

Programs To Conserve And Improve Existing Housing

Code Enforcement. The existing Housing Element sets forth a code enforcement program to ensure the health and safety of the City's residents.

Housing Rehabilitation. The City took over the Housing Rehabilitation program from the Ventura County Housing Authority in 1993. The City has focused on preventing blight with smaller, less expensive projects in targeted neighborhoods. During the period of the existing Housing Element, 24 housing rehabilitation projects were funded. The Fillmore Redevelopment Agency is currently in the process of developing a new rehabilitation plan. The updated Housing Element recommends that the housing rehabilitation program be modified as currently proposed.

Housing Replacement. This program was initiated in early 1991 as an alternative to costly rehabilitation of severely deteriorated structures, but was suspended following the Northridge earthquake. Until recently, the focus has been on bringing the sites up to code, or providing

replacement housing. The City is currently formulating a Dilapidated and Dangerous Building Demolition Program, which will commence with the demolition of 12 structures. The updated Housing Element recommends that the City proceed with the Dilapidated and Dangerous Building Demolition Program, removing long vacant structures that cannot reasonably be rehabilitated.

Transitional Residential Areas. The General Plan identifies a “transitional residential” overlay in North Fillmore and properties adjacent to the railroad property between Central Avenue and Pole Creek. Because many lots and structures were non-conforming, building improvements were previously not permitted. The existing Housing Element called for adoption of a new zoning district to address the needs of these areas. The zoning called for in this program was adopted by the City Council in 1994.

Affordability Conservation

Condominium Conversion Policy. The Fillmore General Plan contains a policy that “conversion of rental units to ownership shall be evaluated for impacts on current tenants and the City’s rental market.” An emergency ordinance was adopted in the late 1980s; however, a permanent ordinance was not. The updated element recommends that the City prepare and adopt condominium conversion standards.

Section 8 Rental Assistance. At the time of the adoption of the existing Housing Element, a total of 329 households were being assisted with Section 8 subsidies. The existing Housing Element called for continued assistance to those 329 households. Currently, there are 278 rental subsidies within the City, resulting from a reduction in the number of assistance requests by the public, and not from any action taken by the City or the County Areawide Housing Authority. The updated Housing Element recommends an objective of maintaining Section 8 housing assistance to 16.5 percent of all very low- and low-income households. The 16.5 percent represents the percent of “lower-income households” that received Section 8 assistance at the peak of such assistance in the City.

Assist In Low/Moderate-Income Housing Development

Density Bonus Ordinance And Implementation. The existing Housing Element included a program for adopting a density bonus ordinance. This ordinance was adopted by the City Council in 1994. No further action is needed.

Second Unit Ordinance. The existing Housing Element included a program for adopting a second unit ordinance. This ordinance was adopted by the City Council in 1994. The updated Housing Element recommends that the City monitor State legislation and modify its ordinance, if needed, to keep it up to date.

Affordable Housing Fund/Land Acquisition. This program was set up to address the disposition of redevelopment tax increment set-aside funds to acquire existing residential structures, rehabilitate

them, and rent them to very low- and low-income households with the City acting as landlord. The updated Housing Element recommends that this program be used to purchase and rent ten dwelling units to lower income residents. This program will be completed by 2005.

Provision of Adequate Sites for Housing

Potential Holding Capacity. When the existing Housing Element was adopted in 1992, the City's remaining residential holding capacity was able to meet the needs for the development of new housing for all economic segments of the community. A recent evaluation conducted as part of the Housing Element update indicated that additional land was needed to provide for the needs of new very low-income households.

Downtown Specific Plan. The City has adopted a specific plan for the 13-acre Central Business District. The Downtown Specific Plan was prepared and adopted by the City in March 1994 after a two-year effort, and assisted in rebuilding the downtown following the 1994 Northridge earthquake. It allows for mixed-use development, shared public parking, and 100 percent building coverage on lots to facilitate downtown rehabilitation activities. These efforts in the downtown area were addressed through the use of a Master EIR.

The success of the Ballard's Furniture Store mixed-use project following the earthquake proved the feasibility of mixed-use development, and provided an indication that such mixed-use projects would work well with higher residential densities. As a result, the City has amended and adopted on November 13, 2001 the Downtown Specific Plan to increase residential densities up to 50 dwelling units per acre and height limitations from 2 to 3 stories.

Equal Housing Opportunity

Impediments To Fair Housing. The existing Housing Element calls for participation in Ventura County's Impediments to Fair Housing Analysis. The County, along with five cities, including the City of Fillmore, funded the Ventura County Fair Housing Institute, which provides outreach, fair housing assistance, and education where needed and tenant/landlord counseling where necessary. The updated Housing Element recommends retaining this program.

Other Housing Programs

In addition to the preceding activities outlined in the existing Fillmore Housing Element, the City has undertaken a number of housing programs, which are described below.

Down Payment Assistance Program. The Fillmore Redevelopment Agency's Down Payment Assistance Program was designed to assist families of two or more to purchase their first home. The Down Payment Assistance Program uses redevelopment set-aside funds to help create and preserve affordable housing for low and moderate-income persons. To date, the Fillmore Redevelopment Agency has dispersed over \$2 million dollars in assistance.

Ventura Cities Mortgage Finance Authority. In May 1999, the City of Fillmore approved Resolution 99-160, and became a charter member of the Ventura Cities Mortgage Finance Authority. In agreeing to participation in this program, the City determined that such participation would not dilute the City's own down payment assistance program, but would provide additional funds and assistance. Since 1999, two home purchases have been financed through this program.

Redevelopment Agency Implementation Plan. In accordance with AB 1290, the City has adopted a redevelopment agency implementation for the period of 1990 to 2004 and identified \$3,124,575 redevelopment tax increments be put into housing programs for low and moderate-income households.

Cabrillo Economic Development Corporation. The City of Fillmore assisted Cabrillo Economic Development Corporation on three affordable housing projects, one of which was ultimately constructed and consisted of nine affordable units.

Ballard's Furniture Store Mixed Use Project. One of the most successful rebuilding projects following the Northridge earthquake was a mixed-use project on the site of the Ballard's Furniture store. A mixed-use project was constructed with six apartments on the second story and five retail spaces on the first floor. The project, which would have been permitted to develop four dwelling units under the Downtown Specific Plan, received a density bonus of two dwelling units.

North Fillmore Public Improvements. The City assisted in the formation of Assessment District #1 in the northern portion of the City to provide flood protection, sewer and street improvements, and fire hydrants to a low-income neighborhood. Assessment District #1 is currently serving over 1,241 households.

Traditions Subdivision. The City of Fillmore provided financial assistance to the Traditions subdivision, which consists of 32 dwellings.

HOUSING NEEDS

Population And Employment

Total Population. Between April 1990 and January 2000, the population of Fillmore increased from 11,992 to 13,643, an average of 165 persons per year (1.3 percent, annually). During the same period, the housing stock increased from 3,528 to 3,852 units, an average of 32 units per year (0.9 percent).

Population Projections. The most recent growth projections adopted by the Southern California Association of Governments (SCAG) indicate that population growth in Fillmore will be greater than what occurred in the 1990s. SCAG's population projections show the City growing by approximately

366 persons annually through 2020, more than twice the average annual population growth of the 1990s. From 2020 through 2025, SCAG projects Fillmore's annual average population increase to be 467 persons. These projected growth rates are less than the historical growth rate since 1920.

Age of Population. In 2000, over 35.5% of Fillmore's population was under the age of 19, while 10.4 percent of the population was 65 years old or over (Table 3.C). This indicates that Fillmore is still within its "growth" stage, attracting young families.

Employment Characteristics. According to U.S. Census Bureau data for 1997, there are 195 business establishments employing a total of 1,704 persons in Fillmore and surrounding areas. Approximately half of the establishments are in retail trade (56) or services (53). Year 2000 total employment within the City of Fillmore is estimated by SCAG to be 2,492. By 2025, SCAG projects a total of 6,255 jobs within Fillmore and its sphere of influence -- an increase of approximately 250 percent over 2000 employment. Thus, Fillmore's jobs/household ratio is projected to increase from 0.62 in 2000 to 0.91 in 2025.

Household Characteristics

Household Size. The 2000 Census reports that there were 3,762 households in the City of Fillmore, with an average household size of 3.61. Of these households, it is estimated that 3,034 (80.6 percent) were family households, while only 605 households (16.1 percent) were individuals living alone. Fillmore's existing population per household as identified in the 2000 Census (3.63) is high relative to Ventura County (3.00) and the Southern California region (3.13).

Income. Fillmore's population has a lower income than that of Ventura County as a whole, indicating that the City provides housing for a greater percentage of low and moderate-income households than do other communities in the County. Thus, Fillmore currently provides housing for more lower-income households than does Ventura County as a whole.

Housing Tenure. According to SCAG, of the 3,632 households in Fillmore in 1999, a total of 2,244 are owner-occupied (61.8 percent). Home ownership in higher-income groupings is more common than in lower-income households.

Overcrowding. According to state and Federal standards, a housing unit is considered overcrowded if it is occupied by more than one person per room (excluding bathrooms and halls). Occupancy by more than 1.5 persons per room constitutes "severe" overcrowding. In 1999, SCAG estimated that 762 of Fillmore's 3,632 households (21.0 percent) lived in overcrowded conditions. These rates are twice the Ventura County average of 10.5 percent of households living in overcrowded housing units.

Special Housing Needs of the Disabled. Disabled persons often have special housing needs. Depending on the type of disability, these may include close proximity to transit, retail and

commercial services, and their workplace. Other needs may involve modifications to the housing unit itself: ramps, lowered sinks, grip bars, and wider doorways. Curb cuts, ramps, and elevators in multi-story buildings assist persons with walkers, crutches, and wheelchairs in gaining access to their living units, common areas, and the street. As of the time of this writing (January 2002), 2000 census data on disabilities was not available. Fillmore had 989 residents aged 16 or over with disabilities in 1990, almost one of every eight adults. Based on the rate of population growth since 1990, the number of persons with disabilities in Fillmore today is probably close to 1,100.

Special Housing Needs of Single Parent and Female-Headed Households. The number of single-parent families, especially those headed by a female, has increased in recent decades. These families often have special housing needs, including a strong demand for affordable housing because of the income limitations of single-earner households. Of the 3,034 family households within the City of Fillmore, 2,345 were married couple households (77.3 percent) and 483 were headed by females (15.9 percent).

Special Housing Needs of the Elderly. As of 2000, 10.4 percent of Fillmore's residents were age 65 or older. The percentage of older residents in Fillmore is slightly higher than that of Ventura County (9.3 percent). In addition, 969 of the City's 3,762 households, or 25.8 percent, had an individual over 65 years old. Housing affordability is an important consideration for the elderly, as they are typically on fixed incomes. Housing projects for the elderly are often constructed at higher densities than other types of housing, and often include some units designed for handicapped residents. The primary considerations in evaluating sites for elderly housing are proximity to shopping, social services, public transportation, and health care; compatibility with adjacent land uses; and cost. Thus, the most likely sites for elderly housing in Fillmore would be in and around the downtown area.

Special Housing Needs of Large Families. As of the time of this writing (August 2001), 2000 census data on size of households was not available. According to 1990 Census data, Fillmore had 880 households consisting of five or more persons, representing 25.9 percent of the City's households. The share of large households is considerably higher in Fillmore than the Ventura County average of 16.3 percent. Among large families, the proportion that is renting is even higher in Fillmore than it is countywide (31.0 percent vs. 18.5 percent).

Group Quarters. In 2000, Fillmore had 246 residents living in group quarters, representing 1.8 percent of City residents. Of the residents identified as living in group quarters, 116 were identified as being "institutionalized."

Special Housing Needs of Farm Workers. Agricultural employment continues to be a significant economic activity in the County. A precise estimate of the number of agricultural workers in Fillmore is currently unavailable. Problems associated with farm worker housing typically include severe overcrowding and substandard living conditions. The City currently has a facility consisting of 50 units for farm worker housing. This facility is located in the center of the City at the corner of Old

Telegraph Road and Sespe place, adjacent to the middle school. There is typically a particular need for housing units that can accommodate large families.

Special Housing Needs of the Homeless. The Salvation Army reported 1,026 contacts in the City of Fillmore during 2000 for services such as hotel vouchers, food, gas, and gifts. The precise number of these contacts for housing or by homeless persons is not known. City staff estimates that there are three homeless people within Fillmore.

Housing Characteristics

Housing Inventory. The 2000 U.S. Census identifies 3,762 dwelling housing units within the City of Fillmore. Just over 70 percent of these units are detached single family homes. Only 7.5 percent are located in structures of five or more units. This mix reflects the community's small town character and agricultural heritage.

Housing Conditions. Generally, housing within the City is in good condition with few deteriorated or dilapidated dwellings. Based on past housing condition surveys and a windshield survey undertaken in early 2001, there are an estimated 180 deteriorated and 20 dilapidated dwelling units within the City (4.8 percent and 0.5 percent of the City's housing stock, respectively). This is lower than neighboring cities.

Existing Housing Costs. Housing costs in Fillmore are considerably lower than the Ventura County average. According to the California Association of Realtors, the median resale price for a home in Fillmore in November 2000 was \$185,000, compared to \$253,000 countywide. With conventional financing and current interest rates (about 7 percent on a 30-year conforming mortgage), the monthly payment on a \$185,000 mortgage would be \$1,231. Thus, moderate-income households and even some low-income households can afford the median home price in Fillmore. Rental housing is often a lower-cost alternative for lower-income households. The average two-bedroom rental units in Fillmore are affordable to very low-income, three member households, and the average three-bedroom rental in Fillmore is affordable to very low-income, four member households.

Existing Housing Needs

Income Groupings. As used in State housing law, "very low," "low," "moderate," and "above moderate" income are based on the County's median income: "moderate" income means average income for the County, and "low" income is simply below average. State law requires that four income levels must be considered in determining future housing needs. The income levels that are defined in relation to the median income in the county are identified in the table below.

Household Income Groupings

Income Group	Percent Of County Median Income
Very Low	<50%
Low	50% - 80%
Moderate	80% - 120%
Above Moderate	>120%

Ventura County has a relatively high median household income. A family of four with a household income of \$57,440 to \$86,150 is considered to be of “moderate” income, while a family of four with a household income of \$35,901 to \$57,440 is considered to be “low” income in Ventura County.

Housing Affordability. Because of Ventura County’s relatively high median income, housing that is affordable to “lower income” groups has relatively high sale prices and rental rates. For example, a new home that is offered for sale at \$280,000 in Fillmore is considered to be affordable to a moderate-income household, while a rental unit offered for \$1,300/month is considered to be affordable to a low-income household in Ventura County. Thus, within Fillmore, the housing market is producing new, four-bedroom homes at prices that are affordable to moderate-income residents. In addition, the housing market is producing rental units that are affordable to low and very low-income residents.

The primary housing affordability issue facing the City of Fillmore is not the provision of affordable housing for new or future low and moderate-income residents, but the more immediate problem of housing affordability for existing Fillmore residents. As part of its analysis of regional housing needs, SCAG evaluated the number of households in Fillmore and other communities who were paying more than they could afford for housing. The affordability of housing for Fillmore’s existing low-income residents, and the affordability of rental housing for the City’s existing moderate-income households are relatively high.

Future Housing Needs

Regional Housing Needs Assessment. The California Government Code requires that the appropriate council of governments determine each locality’s share of the region’s existing and future housing needs. SCAG, which is responsible for Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties, released a Regional Housing Needs Assessment in 1999 (RHNA 1999). This document identifies future housing needs through the SCAG region. “Future housing need” is defined as the number of additional housing units that is needed to meet projected increases in the number of Fillmore households between July 1, 1998 and December 31, 2005 to:

- accommodate projected growth in the number of very low, low, moderate, and above moderate income households;
- compensate for housing demolitions and other inventory losses; and
- achieve a vacancy rate at the end of 2005 that allows the market to operate efficiently (4 to 6 percent).

Distribution of Available Development Capacity Within the Fillmore Sphere of Influence

	Very Low	Low	Moderate	Above Moderate	Total
Rural	0	0	0	3	3
Low	0	179	358	1,255	1,792
Medium-High	74	55	55	0	184
Sphere Total	74	234	413	1,258	1,979
City Total	279	164	173	296	932
Remaining Need (per Table 3.Q)	101	38	0	412	456
Surplus/ (Deficit)	252	360	586	1,142	2,455
Surplus/(Deficit) from Table 4.C	178	126	173	116	436

To increase the availability of land for lower-income housing, the City of Fillmore has amended, on November 13, 2001, the "Fillmore Downtown Specific Plan." The City amended the Downtown Specific Plan to increase residential density to 50 units per acre, and to increase the building height limitation from two stories to three stories.

Limits to the City's Expansion. The ultimate limits to Fillmore's legal boundaries and urban expansion within its Planning Area are dependent upon local political factors and geological characteristics. The City of Fillmore is surrounded by lands that are currently under County jurisdiction. To the north of the City, in unincorporated County land, is the Los Padres National Forest, which is under federal jurisdiction and will most likely remain so permanently. To the west, the Greenbelt Agreement with the City of Santa Paula and Ventura County precludes substantial further growth. In October 2000, the City adopted a greenbelt ordinance with Ventura County to protect lands east of Fillmore within the Fillmore/Piru Greenbelt. Additionally, a petition was submitted to the City Council and the Council will be adopting a City Urban Restrictive Boundary "CURB" ordinance. This ordinance will create a boundary around the City restricting new development outside the City's limit and requiring a vote of the citizens in order for any new development to occur. Thus, the potential for expanding Fillmore's city limits is limited. The 2002 General Plan update accounts for the existence of these greenbelt agreements, as does the discussion below and the analysis of available development capacity within the City's sphere of influence. The City's proposed General Plan update includes policies to expand the sphere of influence.

Land Use Controls

Density Bonus. The City adopted a density bonus ordinance in accordance with the existing provisions of State law. The ordinance provides for a 25 percent density bonus for development that provides needed affordable housing. The ordinance meets the requirements of State law.

Development Requirements. Fillmore's development requirements were reviewed for their effect on the production of housing. The development requirements were found to be typical of Southern California communities, and it was determined that the City's development requirements did not act to hinder the development of housing for all economic segments of the community.

Building Codes. Building codes are not a serious constraint to residential development. Building inspections in Fillmore are conducted by the City's building inspectors for approval of new construction for occupancy, and to respond to specific complaints. New construction is required to meet the standards of the Uniform Building Code, which was revised in 1997.

Minimum Size Requirements for Dwelling Units and Rooms. The City of Fillmore maintains minimum size requirements for dwelling units, as well as for rooms within residential dwellings. It was determined that these requirements did not act to hinder the development of housing for all economic segments of the community.

Mobile Home And Manufactured Home Requirements. The City of Fillmore permits manufactured dwellings to be used as single-family residences outside of designated mobile home parks if the home is certified under the National Mobile Home Construction and Safety Act of 1974, and if it meets the basic standards. It was determined that City requirements did not act to hinder the development of housing for all economic segments of the community.

Second Home Development. Within Rural, Low, and Medium density residential districts, the City permits an additional dwelling unit to be sited on a parcel subject to approval of a Conditional Use Permit and basic standards. It was determined that City requirements did not act to hinder the development of housing for all economic segments of the community.

Development Review Processing. Development review also affects housing costs. Because of holding costs, the longer it takes for a development proposal to be approved, the higher the development costs. In the City of Fillmore, an application for a residential project containing about 20 units typically requires a processing time (from filing of the initial application to Final Map approval) of 6 to 12 months. However, actual processing time varies according to the size and scope of the project, as well as the time taken by the developer to prepare the final map, improvement plans, and other project-related documents. It was determined that City processing requirements and time frames did not act to hinder the development of housing for all economic segments of the community.

Governmental Factors Affecting Housing Development

Availability of Financing. The City of Fillmore does not have the financial resources or sufficient staff to undertake major housing assistance programs without substantial backing by State or federal agencies. Existing funding for federal and State programs is not sufficient to meet statewide demand, which, in turn, limits the City's ability to meet its needs. Therefore, the limitations on availability of outside assistance programs act as a constraint to the provision of affordable housing.

Public Services and Facilities. The City of Fillmore, like many communities, has determined that its public works systems must not be over-burdened by new development. A 20-year capital improvements program that identifies and prioritizes such needs as water main replacement, flood

control, water storage, and sewage treatment plant expansion, as well as parks, streets, and sidewalk replacement, provides a guide for allocating public funds in the most productive directions. Water service is provided by the City of Fillmore. As development occurs, it will be necessary to bring new wells on line, construct distribution systems, and provide additional water storage capacity. The City's capital improvements program is designed to ensure adequate well and storage capacity, and to connect new wells and storage facilities to the system. New distribution lines are generally the responsibility of new development.

The Wastewater Treatment Plant (WWTP) presently has limited capacity during wet weather. The limitations are due to the capacity of the trickling filter and the secondary clarifier that are near their maximum capacity when the flow increases from the normal flow of 1 million gallons per day (mgd) to 1.7 mgd due to rainwater infiltration. To expand the capacity of the WWTP, the City is implementing interim measures such as chemical treatment to enhance the effectiveness of the trickling filter and the secondary clarifier and has installed a chlorine contact chamber. The City is also implementing measures to reduce rainwater infiltration into the collection system. A manhole sealing project was completed in December 2001 on 175 of the most vulnerable manholes and a smoke test investigation will begin in February 2002. Reducing the rainwater infiltration will free up capacity at the plant now consumed by rainwater.

Based on the current capacities and the anticipated capacity enhancements of the interim improvements described above, which will be completed in June 2003, the treatment plant can conservatively accommodate 500 new homes added to the service area. The City is also currently working on a Phase 2 capacity enhancement, which will provide service to 1,000 additional dwelling units.

Fees And Exactions. The fees and exactions required of a development to pay for the public facilities associated with the residential development pose a potential constraint to housing production. Two types of fees are charged by the City of Fillmore: development impact fees and planning processing fees. Fillmore's planning fees are generally comparable to other small cities in Ventura County, and are less than larger cities in the vicinity. They do not pose a constraint on new residential development.

Non-Governmental Factors Affecting Housing Costs

Land Costs. Land costs of single-family residential lots in the City of Fillmore as of 2001, typically are \$35,000 to \$50,000, depending on the size of the parcel and the extent of improvements contained on the lot. Land costs in the City represent from about one-quarter to one-third of the selling price of a home. Within Fillmore, the housing market is currently producing new, four-bedroom homes with 1,500 to 2,200 square feet of living area at prices that are affordable to moderate-income residents.

Construction Costs. Construction cost increases occur due to the cost of materials, labor, and higher government-imposed standards (e.g., energy conservation requirements). Current construction costs for a single-family home within Fillmore are typical for Southern California, and do not present a significant constraint to the production of housing within Fillmore.

Meeting the Needs of Very Low-Income Households. The housing market is able to independently provide for moderate and above moderate-income housing. The City needs to focus on meeting the needs of the very low and low-income households. Most affordable housing is privately financed; hence, the City needs to work with developers to meet this objective. The City can accomplish this by meeting with and actively seeking out potential developers of low-income housing, and using the programs in place to market to the developers to make Fillmore an attractive place to build.

Examples:

- Density Bonuses
- Mixed Use Projects
- Affordable Housing Fund
- Rental Rehabilitation Programs/Code Enforcement
- Housing Replacement Loans
- Utilize CDBG Funds for Development
- Give inspection priority to these projects

Availability of Financing. The availability of capital to finance new residential development is a significant factor that can impact both the cost and the supply of housing. There are two types of capital involved in the housing market: (1) capital used by developers for initial site preparation and construction, and (2) capital for financing the purchase of units by homeowners and investors. In general, financing for new residential development in Fillmore at the present time (2001) is readily available at reasonable interest rates. The current low interest rates have proven to be a benefit to the production of housing by facilitating affordable construction financing and mortgage rates.

HOUSING PROGRAM

The intent of the Housing Element is to ensure that the housing needs of all economic segments of the community will be met through the year 2005. The housing goals and policies included in the Fillmore Housing Element, as well as the actions that the City will undertake to meet its housing needs, are discussed in this Chapter. In evaluating the prior Housing Element, the City analyzed the programs it undertook, and evaluated why implementation of some programs were more successful than others.

Quantified Objectives

The City of Fillmore has designed a number of implementing programs that will focus City resources on meeting its projected housing needs, but recognizes that there are a number of factors impacting the provision of affordable housing, and that the City will not be able to meet all projected needs during the planning period.

The City has established its quantified objectives on the basis of SCAG regional housing needs projections for the City of Fillmore for the period of 2000-2005. Overall, it is the objective of the City of Fillmore that a sufficient number of market rate housing projects take advantage of the affordable housing incentives offered to these projects to achieve 15 percent of the housing developed in the City being affordable to lower income households (5 percent very low income and 10 percent low income).

QUANTIFIED OBJECTIVES 1998-2005

Program	Very Low	Low	Moderate	Above Moderate	Total
New Construction (total)	150	98	120	427	809
Farmworker housing	40	0	0	0	40
Accessible for the disabled	10	5	5	0	20
Large families	20	10	0	0	30
Rehabilitation	20	30	20	0	70
Conservation	10	20	5	0	35

Goals, Policies, And Implementing Programs**Goal 1**

Provide a diversity of housing opportunities to enhance the City's living environment and to satisfy the shelter needs of Fillmore residents.

Policy 1.1

Provide adequate residential sites for the production of new for-sale and rental residential units for existing and future residents.

Implementing Programs

- 1.1.1 Biennial Evaluation:** Continue a biennial update of the City's inventory of available sites, and take appropriate action to ensure an ongoing supply of available sites at appropriate densities to meet projected housing needs.

Non-Quantified Objective: Maintenance of an inventory of available sites for use in discussions with potential developers.

- 1.1.2 Second Unit/Accessory Units:** Actively encourage the use of second units in single-family residential areas in meeting the City's low- and moderate- income housing objectives where such second units would neither adversely affect nor alter the character of the surrounding single-family neighborhood.

Quantified Objective: Development of ten, second units between 1998 and 2005.

- 1.1.3 Medium-High Density Residential:** Increase the maximum number of dwelling units per acre within the medium-high density residential zones and General Plan designation from 15 du/ac to 20 du/ac to ensure a sufficient supply of housing units for all economic segments of the community as proposed by Table 4.A.

Responsible Agency: Community Development Department.

Implementation Schedule: May 2004.

Quantified Objective: Increase the development yield of land designated medium-high density for very-low income households. Within the City the development yield will increase by 128 units and within the sphere of influence the development yield for very-low income units will increase by 74 units.

Funding Source: General Fund.

Policy 1.2

Ensure the supply of safe, decent and sound housing for all residents.

Implementing Programs

- 1.2.1 Monitor At-Risk Projects:** One year prior to each required Housing Element update, determine the status of financial incentives for assisted housing projects to determine whether income restrictions on such projects are “at risk” of being lifted, thereby terminating the “affordability” of the project. Where assisted housing projects are “at risk,” develop strategies to preserve their affordability.

Quantified Objective: Retention of existing affordable housing stock through early identification and action regarding “at risk” units.

- 1.2.2 Housing Rehabilitation Program:** Assist applicants in accessing home rehabilitation loans for low- and moderate-income housing, and self-help housing projects.

Quantified Objective: Adequate assistance to meet the City’s quantified objectives.

- 1.2.3 Community Information Regarding the Availability of Rehabilitation Programs:** Provide information to very low and low-income households and other special needs groups regarding the availability of rehabilitation programs through neighborhood and community organizations, and through the media.

Non-Quantified Objective: Through public education, the public's ability to use programs will be enhanced and other specific quantified objectives will be easier to achieve.

- 1.2.4 Housing Condition Survey:** Maintain a current housing condition survey of all housing units within the City. This survey should include the number of units in need of rehabilitation or replacement.

Non-Quantified Objective: Maintenance of current information on housing conditions within the City to assist in targeting rehabilitation programs.

- 1.2.5 Rental Rehabilitation Program:** Provide financial assistance to owners of rental property to rehabilitate substandard units to enable such units to remain affordable following rehabilitation.

Quantified Objective: Provide financial assistance to owners of five rental properties to rehabilitate substandard units occurring between 1998 and 2005.

- 1.2.6 Code Enforcement:** Provide ongoing inspection services to review code violations on a survey and complaint basis. Examples of code violations include families living in illegal units, such as garages and recreational vehicles, construction of illegal buildings, households living in unsafe buildings, abatement of vehicles, and water conservation violations.

Non-Quantified Objective: Elimination of code violations within Fillmore.

- 1.2.7 Housing Replacement:** Continue the existing housing replacement program whereby large rehabilitation loan requests are automatically reviewed by the City to determine if replacement rather than repair would be more cost-effective.

Quantified Objective: Replace 15 dwelling units that would have otherwise undergone costly rehabilitation occurring between 1998 and 2005.

Policy 1.3

Provide incentives for energy conservation measures in new housing.

Implementing Programs

- 1.3.1 Energy Conservation Program:** In concert with Southern California Edison and the Southern California Gas Company, implement an energy conservation program.

Non-Quantified Objective: Minimize costs of space heating and cooling in new and existing dwelling units.

Goal 2

Provide housing that is affordable to all economic segments of the community.

Policy 2.1

Actively pursue and support the use of available County, state, and federal housing assistance programs.

Implementing Programs

- 2.1.1 Affordable Housing Program Inventory:** Explore and inventory the variety of potential financial assistance programs from both the public and private sectors to provide more affordable housing units. All available local, state, federal, and private affordable housing programs for new housing and for the conservation and/or rehabilitation of existing housing will be pursued.

Non-Quantified Objective: Maximize the City's and the public's ability to access governmental and private housing programs, and thereby facilitate achievement of other Housing Element objectives.

Policy 2.2

Assist and cooperate with non-profit, private, and public entities to maximize opportunities to develop affordable housing.

Implementing Programs

- 2.2.1 Partnership Program:** The City will meet regularly with non-profit, private and public entities to examine opportunities for cooperative efforts to expand the City's supply of affordable housing for special needs groups. These special needs groups include farmworkers, single parent households, and large families.

Non-Quantified Objective: Familiarize non-profit, private and public entities involved in the production of affordable housing for special needs groups within the City of Fillmore, and thereby facilitate interest on the part of these entities in developing affordable housing for farmworkers, single parent households, and large families in Fillmore.

- 2.2.2 Support Non-Profit Housing Sponsors:** Support non-profit corporations in their efforts to make housing more affordable to lower and moderate-income households. This effort will include supporting grant applications, identifying available sites for housing development, and City involvement in the development of such sites.

Non-Quantified Objective: By supporting these entities in their efforts, increase the production of affordable housing to meet other objectives of the Housing Element.

Policy 2.3

Review and modify all standards and application processes to ensure that City standards do not act to constrain the production of affordable housing units.

Implementing Programs

- 2.3.1 Maintain a Streamlined Application Process:** Continue efforts to streamline and improve the development review process, as well as eliminate any unnecessary delays and restrictions in the processing of development applications.

Non-Quantified Objective: Minimize the costs of residential development within Fillmore attributable to the time it takes to review development applications and plans.

- 2.3.2 Density Bonus Ordinance:** Monitor statutory requirements for municipal density bonus requirements.

Non-Quantified Objective: Ensure that City density bonus provisions comply with State requirements.

- 2.3.3 Use of Density Bonuses:** Grant density bonuses for the provision of affordable housing units as required by state law.

Non-Quantified Objective: Facilitate the achievement of Housing Element objectives for the provision of new housing for all economic segments of the community.

- 2.3.4 Priority Building Inspections for Affordable Housing Projects:** The City will give priority to low and very low-income housing projects for the building inspections that are carried out during various stages of the construction process.

Non-Quantified Objective: Minimize the cost of providing affordable housing by reducing time waiting for inspections to be completed.

- 2.3.5 Review and Revise the Congregate Care Housing Approval Process and Requirements:** The City will review and revise the congregate care housing approval process and requirements to ensure that they are appropriate for use toward the approval of farmworker housing. All appropriate revisions resulting from this review will be reflected in the zoning ordinance.

Non-Quantified Objective: Ensure that City standards do not act to constrain the production of farmworker housing.

Policy 2.4

Facilitate the development of new housing for all economic segments of the community, including lower income, moderate, and above moderate-income households.

Implementing Programs

- 2.4.1 Community Information:** Undertake a program to work with HCD to prepare and provide information to the community about annual incomes for typical occupations and the equivalent “buying power” of these incomes in today’s housing market, including the annual income ranges of “very low,” “low,” and “moderate” incomes, and of the typical occupations that fall into these categories. Additionally, the information will include examples of different types of affordable housing projects and how they can fit into a community.

Non-Quantified Objective: Promote community understanding of “affordable housing” and “low” and “moderate” income, thereby reducing potential community resistance to affordable housing development.

- 2.4.2 Marketing Materials:** Prepare marketing materials to be provided to the building industry, outlining opportunities for the development of new above-moderate income single-family housing within Fillmore.

Non-Quantified Objective: Promote development of needed above-moderate income housing to meet quantified objectives for new housing to meet the needs of that income group.

- 2.4.3 Meet with Potential Developers:** Actively seek out and conduct an annual meeting with potential developers of downtown infill sites, as well as potential developers of above-moderate income housing as a means of generating interest on their part to undertake residential projects within the City.

Non-Quantified Objective: To create interest on the part of potential developers of downtown infill sites and of above-moderate income housing as a means of facilitating achievement of quantified objectives for the development of housing for these income groups.

- 2.4.4 Housing for Existing Very Low and Low Income Residents:** Utilize CDBG funds and available federal, State, and local housing development programs to undertake development of a housing project for Fillmore's existing very low and low-income households who are living in dwellings that are in need of replacement.

Quantified Objective: Housing assistance to 20 existing very low or low-income Fillmore residents.

- 2.4.5 Review the Potential for an Inclusionary Housing Policy:** The City will assess the potential for implementation of a inclusionary housing policy. The goal of an inclusionary housing policy would be to increase the supply of affordable housing for moderate to very low-income families. This policy would encourage developers to construct a certain percentage of new dwelling units as affordable housing.

Non-Quantified Objective: Increase the supply of affordable housing for moderate to very low-income families.

Policy 2.5

Proactively encourage the development of affordable housing within the downtown area.

Implementing Programs

- 2.5.1 Additional Development Incentives for the Downtown Area:** Use voluntary incentives to encourage the production of affordable housing as part of mixed use projects. Within the downtown area, provide incentives for the production of affordable housing *in addition* to City density bonus incentives. Examples of such additional incentives include, but are not limited to the following:

- ✓ Higher than minimum required density bonuses.
- ✓ Fast track processing.
- ✓ Cash equivalent incentives.

- ✓ Site Assembly
- ✓ Parking Reductions

Quantified Objective: Achievement of objectives for development of new housing for very low-income households.

2.5.2 Allowable Density of Housing within the Downtown Area: Maintain the Downtown Specific Plan allowing residential density to a maximum of approximately 50 units per acre, and the building height to three stories, as needed to provide an adequate land inventory to meet the City's housing objectives.

Quantified Objective: Sufficient land inventory to meet quantified objectives for the development of housing to meet the needs of very low-income households.

Goal 3

Provide equal housing opportunities for all residents of Fillmore.

Policy 3.1

Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing.

Implementing Programs

3.1.1 Cooperative Association: Continue to refer cases and questions to the Ventura County Fair Housing Institute for enforcement of prohibitions on discrimination in lending practices and in the sale or rental of housing. Additionally, the City will create a brochure in English and Spanish, explaining how complaints can be filed. The brochure will be available at City Hall in the Community Development Department and throughout the community in places such as bus stops, public libraries, community centers, local social centers and other public locations.

Non-Quantified Objective: City assistance to eliminate housing discrimination within the community.

Policy 3.2

Assure the provision of housing opportunities for those residents of the City who have special housing needs, including farmworkers, the elderly, disabled, large families, and the homeless.

- 3.2.1 Housing Opportunities for Special Needs Groups:** Provide housing opportunities to meet the special housing needs of farmworkers, elderly, disabled, large families, and the homeless.

Non-Quantified Objective: Maximize opportunities to address the housing needs of special needs groups within the City.

- 3.2.2 Coordination with Agencies Serving the Homeless:** The City shall cooperate with public and private agencies to develop housing (including transitional housing), family counseling, and employment programs for the homeless.

Non-Quantified Objective: Develop housing self-sufficiency for those who are currently homeless by working with appropriate agencies to implement housing and employment programs.

- 3.2.3 Remove Constraints on the Production of Housing for Disabled Residents:** The City will analyze and determine whether its development policies and ordinances create any constraints on the development, maintenance and improvement of housing intended for persons with disabilities, consistent with Senate Bill 520, which was enacted January 1, 2002. The analysis will include an evaluation of existing land use controls, permit and processing procedures and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.

Non-Quantified Objective: Remove constraints on the production of housing for disabled residents.

1.0 INTRODUCTION

1.1 REGIONAL LOCATION

Fillmore is located in the Santa Clara Valley approximately 25 miles east of the Pacific Ocean, at the confluence of the Santa Clara River and Sespe Creek. The narrow valley runs east-west and lies between Santa Paula Ridge to the north and Oak Ridge to the south. The valley floor is about 2 to 3 miles wide in the Fillmore area. The City has an elevation of 467 feet, while surrounding mountains rise above 4,000 feet. San Cayetano Mountain has the highest local peak at 4,181 feet.

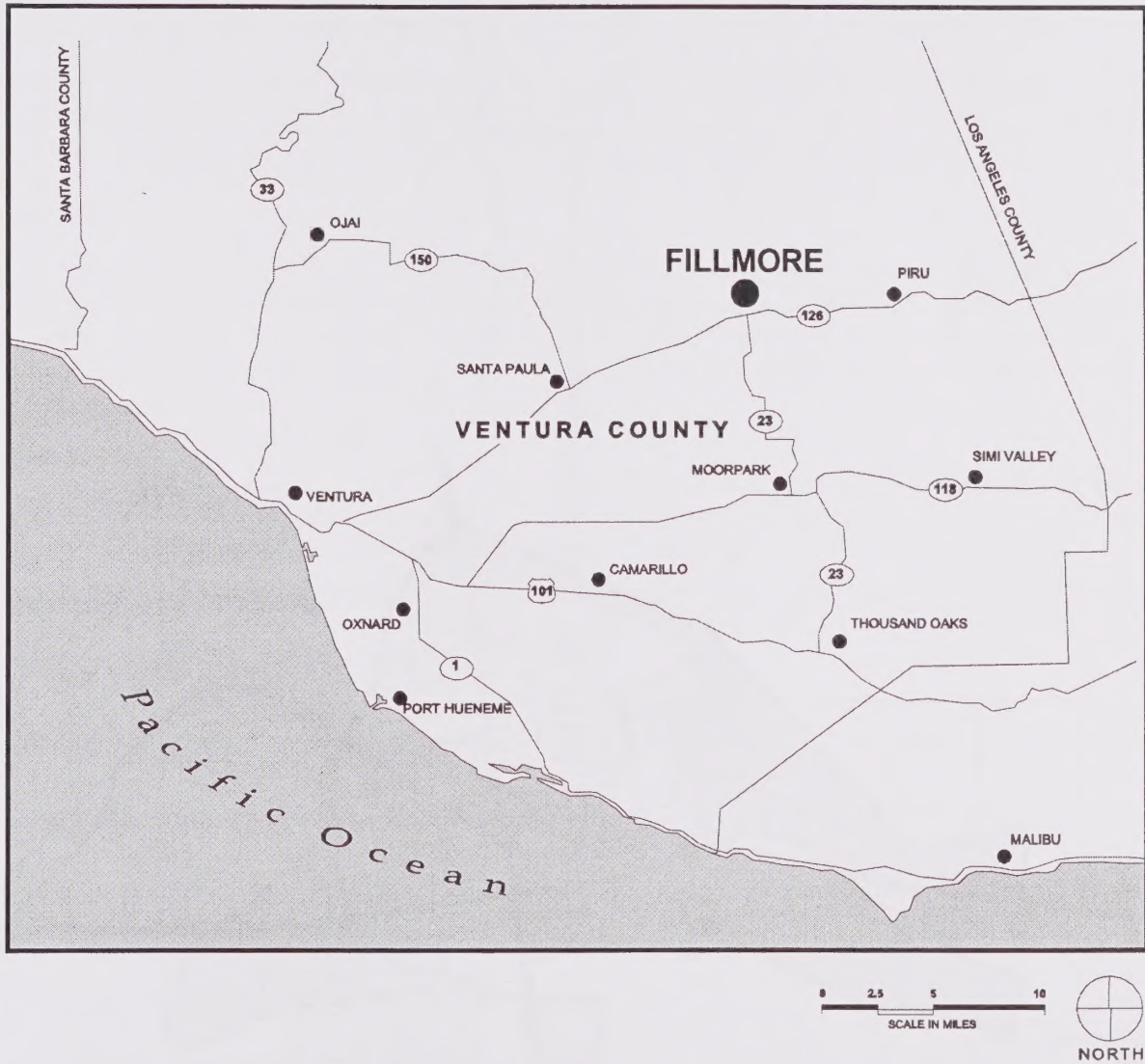
The City of Fillmore (population 13,643) is located in the east-central portion of Ventura County. The City of Santa Paula (population 28,598) is located 9 miles to the west, with the City of San Buenaventura (known as “Ventura,” population 100,916) still further west at the ocean shore. To the south of Fillmore lie the cities of Camarillo, Moorpark, Thousand Oaks, and Simi Valley, with a combined population of 316,848. About 8 miles east of Fillmore lies the unincorporated town of Piru (approximately 1,400 population). East of Fillmore (24 miles) is Castaic Junction in Los Angeles County and the City of Santa Clarita (population 151,300). Interstate 5 (I-5) runs south from Castaic to metropolitan Los Angeles and north to the San Joaquin Valley. North of the City is the open country of the Los Padres National Forest, including the Sespe Wildlife Preserve.

Fillmore is physically separated from these neighboring communities by agricultural fields and open space, a typical characteristic of towns in the Santa Clara River Valley, but an otherwise rare quality within southern California. Irrigated agriculture is the signature characteristic of the valley, and citrus and avocado orchards are found throughout the valley on its highly fertile alluvial soils.

Fillmore is geographically isolated from these larger cities by the Oak Ridge mountain range. Only one road (Grimes Canyon/Highway 23) provides a connection to the south. It is a winding, two-lane road that is unsuited for substantial automobile commuting.

- The City of Fillmore is party to greenbelt agreements with the City of Santa Paula and Ventura County, setting forth mutual regulatory control over urban form, the protection of farmland and open space land, the future extension of urban services/facilities, and annexations. These greenbelts operate as “community separators” or “buffers,” and the participating cities have agreed not to extend municipal services into the greenbelts or to annex greenbelt lands.
- The Santa Paula and Fillmore Greenbelt Agreement covers approximately 34,200 acres west of the City. None of the current or proposed Sphere of Influence lies within the established greenbelt.
- In October 2000, the City adopted a greenbelt ordinance with Ventura County to protect lands east of the City. The Fillmore/Piru Greenbelt Agreement comprises about 72,000 acres from the City’s General Plan Study Area on the west to the Los Angeles County line on the east.

Fillmore’s location within the southern California region is shown in Figure HE-1. The City’s sub-regional location within Ventura County is depicted in Figure HE-2.



Regional Location

Figure HE-1



Existing City Limit and Sphere of Influence

Figure HE-2

1.2 BACKGROUND AND PURPOSE OF THE HOUSING ELEMENT

Many Californians with average or less than average incomes can find it difficult to secure adequate housing that they can afford. Since the early 1980s, the problem of finding adequate housing for lower income groups has been compounded by high housing costs, lack of readily developable land in many communities, and the decreased ability of the State and federal governments to fund housing programs.

Although General Plan housing elements were mandated by state legislation enacted in 1967, the State undertook a major revision of Housing Element law in response to rapidly increasing housing prices. As a result, each city and county must analyze local housing needs, and provide a realistic set of programs to meet those needs. The State housing policy that sets forth this requirement includes the following:

- a. *“...The availability of housing is of vital Statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.” (Section 65580, State of California Government Code.)*
- b. *“.. The early attainment of this goal requires cooperative participation of government and private sectors in an effort to expand housing opportunities and to accommodate the housing needs of Californians of all economic levels.” (Ibid.)*
- c. *“... Local and State governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.” (Ibid.)*
- d. *“... in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the General Plan and to cooperate with other local governments and the State in addressing regional housing.” (Ibid.)*

Thus, the City of Fillmore is required to:

- identify and analyze the current and projected housing needs of “all economic segments of the community;”
- evaluate current and potential constraints to meeting those needs, due both to marketplace and government operations;
- assess the availability of land suitable for residential use and opportunities for energy conservation in residential development;
- set forth objectives, policies, and programs that set forth a 5-year schedule of actions to meet identified housing needs¹, and to remove governmental and non-governmental constraints on the

¹ “Identified housing needs” includes production of new housing to meet the needs of new households of all economic segments of the community, conservation of existing sound housing, improvement of existing substandard housing, protection of existing housing affordability, promotion of equal housing opportunities, and meeting the needs of identified “Special needs” groups (e.g., elderly, homeless, large families, farmworkers, one parent households, handicapped). The needs of the homeless are also required to be addressed in municipal housing elements.

production of housing, the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs and, when available, funds in a low and moderate income housing fund of a redevelopment agency; and

- address needs for emergency shelter for the homeless.

Housing has been and will continue to be one of the basic needs that must be accommodated within the City of Fillmore. The purpose of the Housing Element is to ensure that adequate provisions are made for meeting the housing needs of all economic segments of the community. The Fillmore Housing Element has been prepared in accordance with the requirements of State law (Article 10.6 of the Government Code, Sections 65580 through 65589.5. Section 65588 of the California Government Code) and requires that housing elements be updated not less frequently than every five years. Each revision must describe the progress made on achieving the goals and objectives of the previous housing element.

1.3 CITIZEN PARTICIPATION

The legislature requires that local housing elements be prepared with the participation of all economic segments of the community. The preparation of the Housing Element included the following citizen participation activities:

Three public hearings took place and notices were sent, in both English and Spanish, and posted by the City informing residents of Citizen participation activities, which included community workshops conducted in conjunction with the City's General Plan update, a public workshop specifically addressing the Housing Element, and public hearings. The Planning Commission conducted one public hearing; two other hearings were conducted by the City Council, with the Areawide Housing Authority participating in the first of the two City Council meetings. The Cabrillo Economic Development Corporation participated in the workshop that specifically addressed the Housing Element. All economic segments of Fillmore's population were considered in the citizen participation activities since the majority of the City's population consists of low- and moderate-income residents for Ventura County.

1.4 DEFINITION OF TERMS

Several terms are used throughout the Housing Element that have particular meanings under California law. The following presents definitions of key terms to facilitate understanding of the Housing Element. Words appearing in *italics* in a definition are defined elsewhere in this section.

Existing (Housing) Need	The unmet potential demand for affordable housing in a community; assumed to be the number of very low- and low- income households that are <i>overpaying</i> for housing (spending more than 30 percent of their gross income on housing costs).
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Family	A <i>household</i> consisting of two or more persons who are related by blood or marriage or who constitute a single bona fide housekeeping unit.
Future (Housing) Need	New construction needed to provide housing for all income groups that will accommodate new households (growth), replace housing inventory lost to demolition or other causes, and achieve a vacancy rate that will allow the housing market to operate efficiently and provide mobility opportunities.
Goal	A statement describing the desired condition that should exist in the housing environment. A goal is typically not stated in quantitative terms, in contrast to an <i>objective</i> .
Household	All the persons who occupy a single dwelling unit, such as a detached house, townhouse, or apartment. A household may consist of one person, unrelated individuals, or a <i>family</i> .
Housing Production Needs	See <i>existing need</i> and <i>future need</i> .
Objective	The numerical target for some measurable outcome to be achieved by the end of the planning period (2005). Objectives must be stated for the rehabilitation, conservation, and development of housing.
Overcrowding	A household living in a housing unit that lacks sufficient space to meet basic needs of daily living. It is measured by the ratio of persons to rooms in a housing unit (excluding bathrooms, kitchens, and halls). A unit is considered overcrowded if the number of persons exceeds the number of rooms.
Overpayment	A household that is paying more for housing than it can reasonably afford, given other life necessities such as food, transportation, health care, and child care. The rate of overpayment is measured by the proportion of households that are spending more than 30 percent of their gross income on housing costs. The problem of overpayment by very low- and low- income is often cited as an indicator of housing assistance needs.
Policy	A broad statement, consistent with a <i>goal</i> , that guides and shapes actions in order to achieve an <i>objective</i> under that goal.

1.5 CONSISTENCY WITH OTHER GENERAL PLAN ELEMENTS

The proposed General Plan update is the basis for the land uses contained within the Housing Element. The proposed goals and policies of the Housing Element have been reviewed for consistency with the other elements of the updated General Plan. As a result, the Housing Element is internally consistent with the balance of the General Plan.

1.6 FORMAT OF THE HOUSING ELEMENT

The Fillmore Housing Element is organized into four chapters in addition to this introductory chapter and the Executive Summary.

Chapter 2.0 includes a discussion of the appropriateness and effectiveness of the previously prepared Housing Element (adopted by the City Council in 1992), and the City's progress in implementing the goals and policies of the previous Element.

Chapter 3.0 provides a detailed analysis of housing needs, resources, and constraints in the City of Fillmore. Included in this analysis is an inventory of population, households, and housing characteristics, including an evaluation of housing affordability.

Chapter 4.0 sets forth an analysis of housing opportunities and constraints. The discussion of housing opportunities focuses on an evaluation of the availability of land for the development of new housing within Fillmore. The discussion of housing constraints addresses those factors that serve as barriers to the construction of affordable housing. These include both governmental and market constraints to the production of housing.

Chapter 5.0 presents housing goals, policies, and action programs to address the housing needs of existing and future residents of the City. While goal and policy statements are general in nature, the housing programs are specific actions necessary to achieve the goals and policy statements adopted in principle. The City's quantified objectives for construction, rehabilitation, and preservation follow the discussion of housing actions.

2.0 PROGRESS REPORT

2.1 INTRODUCTION

Section 65588(a) of the Government Code requires that each city shall review its housing element as frequently as appropriate to evaluate all of the following:

- (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
- (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives.
- (3) The progress of the city in implementation of the housing element.

The City's existing Housing Element was adopted in May 1992, and was intended to cover a period of 1988 to 1994. Because of revisions to State law, a new update of the Housing Element was not required until 2001. It is the purpose of this Chapter to evaluate the effectiveness of Fillmore's Housing Element, progress in the implementation of the existing Housing Element, and the appropriateness of existing Housing Element goals, objective, policies, and programs.

2.2 APPROPRIATENESS AND EFFECTIVENESS OF THE EXISTING HOUSING ELEMENT'S GOALS, OBJECTIVES, AND POLICIES AND ITS IMPLEMENTATION

This section evaluates the effectiveness of the goals, objectives, policies, and actions of the 1992 Housing Element. There were many factors that affected the City's ability to meet the goals and objectives it established in 1992, including the effects of an ongoing recession, the availability of state and federal funding, and staffing needs. Since the adoption of the 1992 Housing Element, several programs and projects have been completed. Between 1990 and 2001, 371 units were constructed within the City, 279 of which were constructed since July 1998. The 1994 Northridge earthquake had a devastating effect on the City of Fillmore, and resulted in the demolition of 13 downtown buildings, along with 48 other commercial and residential buildings in the City. Of these, 18 single-family dwellings were replaced, and 6 apartment units were constructed in a mixed-use development within the downtown area. The effect of the earthquake was to focus City resources on recovery efforts and away from other municipal activities. As a result, many housing programs were suspended following the earthquake to provide resources for disaster recovery.

The following provides a review of each action program defined in the 1992 Housing Element. The review summarizes the success or failure of each program. If a program has been unsuccessful, a summary of the reasons has been provided.

2.2.1 Programs To Conserve And Improvement Existing Housing

Code Enforcement. The existing Housing Element sets forth a code enforcement program to ensure the health and safety of the City's residents. No quantified objective was adopted. The Fillmore housing rehabilitation program has a single full-time staff position. This position also serves as Code Enforcement Officer.

Recommendation. Continue the existing code enforcement program.

Housing Rehabilitation. Since 1993, the Housing Rehabilitation program has been operated by the City of Fillmore; the Ventura County Housing Authority had previously operated it. The Housing Rehabilitation Program's budget declined from \$375,000 in fiscal year 1989-1990 to \$75,000 annually by 1995, reflecting a decline in the local economy, as well as waning interest in the program.

It appears that the program had primarily undertaken general interior remodel projects directed at building defects, rather than focusing on spurring neighborhood improvements. Improvements such as plumbing, electrical, flooring, roofing, room additions, and carpeting, with projects typically in the \$15,000 to \$20,000 range, resulted in relatively few projects being funded. In many cases, this cost was solely attributable to bringing the building up to UBC standards.

The City recognized the problems in its housing rehabilitation program, and began focusing on preventing blight with smaller, less expensive projects in targeted neighborhoods. The program budget was increased to \$150,000 for a loan program and \$50,000 for a grant program.

During the period of the existing Housing Element, 24 housing rehabilitation projects were funded. Of these, five were very low-income households, ten were low-income households, and nine were moderate-income households. The existing Housing Element set as an objective rehabilitation of 75 housing units.

The Fillmore Redevelopment Agency (RDA) is currently in the process of developing a new rehabilitation plan. The new program would provide grants up to \$5,000 to be made available to very low and low-income households. The program will be expanded to include both owner-occupied and rental properties with a focus on single-family dwellings. Priorities would be given to blighted neighborhoods, using a sliding scale similar to the City's Down Payment Assistance Program. If the property owner would commit to an improvement project, the RDA would conditionally grant up to \$5,000 for permit fees and/or "curb appeal" improvements, with other improvements and projects over \$5,000 considered on a case-by-case basis¹. As presently conceived, the property owner would sign a commitment to have the dwelling occupied by a very low or low-income household for a period of ten years. In addition, the property would be required to commit to maintain the improvement for that period of time.

Recommendation. Modify the housing rehabilitation program as currently proposed.

¹ "Curb appeal improvements" are those involving improvements to the exterior of the structure or property, which would improve the appearance of the dwelling, and thereby reduce neighborhood blighting.

Housing Replacement. This program was initiated in early 1991 as an alternative to costly rehabilitation of severely deteriorated structures, but was suspended following the Northridge earthquake. Rehabilitation loan requests of more than \$15,000 have been reviewed to determine if replacement, rather than rehabilitation, would be more cost effective. Over the course of the years, there are many buildings and structures in Fillmore that have become so dilapidated so as to be dangerous and contributing to a substantial blighting influence on the surrounding neighborhood. Some structures have been vacant for as long as five years, and could require up to 50 percent of their market value to be rehabilitated. Until recently, the focus has been on bringing the sites up to code, or providing replacement housing. City staff is currently considering initiating a Dilapidated and Dangerous Building Demolition Program, which will commence with the demolition of 12 structures.

Recommendation. Proceed with the Dilapidated and Dangerous Building Demolition Program, removing long vacant structures that cannot reasonably be rehabilitated.

Transitional Residential Areas. The General Plan identifies a “transitional residential” overlay in North Fillmore and properties adjacent to the railroad property between Central Avenue and Pole Creek. Because many lots and structures were non-conforming, building improvements were previously not permitted. The existing Housing Element called for adoption of a new zoning district to address the needs of these areas. The zoning called for in this program was adopted by the City Council in 1994.

Recommendation. This program has been completed, and does not need to be carried forward as a program in the updated Housing Element.

2.2.2 Affordability Conservation

Condominium Conversion Policy. The Fillmore General Plan has contained a policy that “conversion of rental units to ownership shall be evaluated for impacts on current tenants and the City’s rental market.” The program contained in the existing Housing Element calls for enactment of procedures for implementing this policy, such as “prohibition of conversions if there is a low rental vacancy rate, possible payment of relocation costs if tenants are displaced, development standards for converted apartment units,” and density bonuses for the provision of affordable housing in converted condominium projects. An emergency ordinance was adopted in the late 1980s; however, a permanent ordinance was not.

Recommendation. Prepare and adopt condominium conversion standards as set forth in the existing (1992) Housing Element.

Section 8 Rental Assistance. As of the adoption of the existing Housing Element, a total of 329 households were being assisted with Section 8 subsidies. The existing Housing Element called for continued assistance to those 329 households.

As of March 2001, the Ventura County Areawide Housing Authority reports that 278 households, for an aggregate of 991 residents, received Section 8 rental assistance within the City of Fillmore. Of these households, 202 were families and 76 were elderly or disabled residents. There were 200

households that were extremely-low-income, 70 were very low-income, and 8 were low-income. The housing units rented using Section 8 assistance included 47 one-bedroom units, 79 two-bedroom units, 126 three-bedroom units, 23 four-bedroom units, and 3 units with five or more bedrooms. This reduction in the number of households receiving Section 8 rental assistance resulted from a reduction in the number of assistance requests by the public, and not from any action taken by the City or the County Areawide Housing Authority.

Recommendation. Adopt as an objective of the updated Housing Element maintaining Section 8 housing assistance to 16.5 percent of all very low- and low-income households. The 16.5 percent represents the percent of “lower-income households” that received Section 8 assistance at the peak of such assistance in the City.

2.2.3 Assist In Low/Moderate Income Housing Development

Density Bonus Ordinance And Implementation. The existing Housing Element included a program for adopting a density bonus ordinance. This ordinance was adopted by the City Council in 1994.

Recommendation. Because there may be subsequent changes in State density bonus law, the City should monitor legislation, and keep its existing ordinance up to date.

Second Unit Ordinance. The existing Housing Element included a program for adopting a second unit ordinance. This ordinance was adopted by the City Council in 1994.

Recommendation. Because there may be subsequent changes in State law regarding second units, the City should monitor legislation, and keep its existing ordinance up to date.

Affordable Housing Fund/Land Acquisition. This program was set up to address the disposition of redevelopment tax increment set-aside funds. The existing Housing Element states that the Redevelopment Agency’s intent was to acquire existing residential structures, rehabilitate the units, and then rent them to very low- and low-income households with the City acting as landlord. Thus, redevelopment tax increment funds that have been set aside for housing programs have been used to purchase existing single- and multiple-family structures, and rent them to lower income households at affordable rates.

Recommendation. Adopt as an objective in the Housing Element purchase and rental to lower income residents of 10 dwelling units over the housing element period.

2.2.4 Provision of Adequate Sites for Housing

Potential Holding Capacity. At the time of adoption of the existing Housing Element (1992), the City’s remaining residential holding capacity was estimated at 2,200 dwelling units. The land capacity evaluation conducted at that time concluded that adequate land was available to meet the needs for the development of new housing for all economic segments of the community. The current

evaluation that was conducted as part of the Housing Element update indicated that the residential development capacity of lands within the City was 514 dwelling units. Development capacity with the City's existing sphere of influence was 1,039 dwelling units. The evaluation of development capacity concluded that additional land was needed to provide for the needs of new very low-income and new above moderate-income households.

Recommendation. As identified in Chapter 4 of this Housing Element, the need exists to increase the inventory of lands available for development of very low income and above moderate-income housing. Land inventory for very low-income housing will be achieved through the currently proposed General Plan update and amendments to the City's Downtown Specific Plan. Annexation of land will be used to increase the City's capacity for development of above moderate-income housing (see Tables 4.C and 4.D).

Downtown Specific Plan. The City has designated the 13-acre Central Business District as a Specific Plan. A total of 30 dwelling units for first time homebuyers were included as the quantified objective for this program. Within this area, the City owned 4 acres purchased with housing set-aside funds, but transferred the set aside funds and used them in the north Fillmore area. This transfer was made when it became clear that conflicts between the land intended for residential development and adjacent industrial land uses (repair and restoration of rail cars) could not be resolved.

The Downtown Specific Plan was prepared and adopted by the City in March 1994 after a two-year effort. The Downtown Specific Plan allowed for mixed-use development, shared public parking, 100 percent building coverage on lots, and the use of a Master Environmental Impact Report to facilitate downtown redevelopment activities. These characteristics were instrumental following the 1994 Northridge Earthquake, which significantly damaged and destroyed downtown buildings that resulted in the demolition of 13 downtown buildings. One of the new buildings constructed in the downtown area following the earthquake (Ballard's Furniture Store) is a complete mixed-use project that now has six apartments on the second story and five retail spaces on the first floor.

The Ballard's Furniture Store project encouraged the City Council to pursue more housing downtown. There are currently nine vacant sites that were cleared as a result of earthquake demolition, and an additional seven sites that were vacant prior to the earthquake. The mixed-use project's success proved the feasibility of mixed-use development, and provided an indication that additional mixed-use projects would work well. The Ballard's project also identified some limitations on developing additional mixed-use projects in the downtown area. The 1994 Fillmore Downtown Specific Plan permitted only 15 units per acre and required covered parking. Therefore, a typical 15,000-square-foot site would only permit four units, and, with one parking space in a garage required, additional units could be lost. The result was a mixed-use project with three to four residential units and property owners cannot obtain conventional financing for a limited residential site and the property remains vacant.

The lesson learned by the City during mixed-use development of the Ballard's Furniture site was that higher residential densities could be developed and were appropriate for the downtown area. As a result, the City's Downtown Specific Plan consultants and advisory committee reviewed current development standards and potential development designs, and concluded that residential densities of up to 50 dwelling units per acre would be appropriate, along with modifications to parking standards

to require only one parking space per dwelling unit. These amendments to the Downtown Specific Plan were adopted November 13, 2001.

In June 2002, the City approved the 50-dwelling unit Park View multi-family residential development. The Fillmore Redevelopment Agency has committed \$1.45 million to assist in the development of this three-story project. To further support development of this project, the City also approved a 35 percent density bonus and a reduction in required parking. The Park View project provides 47 very low income housing units and 3 low income units as shown in Table 2.A.

Table 2.A - City of Fillmore Population, 1990 – 2000

Type of Unit	AMI Rent Level	Number of Units	Unit Sq. Ft.	HUD Max. Rent	Utility Allowance	Net Rent
1BR/1BA	45%	18	650	\$420	\$58	\$362
1BR/1BA	50%	20	650	\$630	\$58	\$572
1BR/1BA	55%	0	-	-	-	-
1BR/1BA	60%	2	650	\$840	\$58	\$782
1BR/1BA	Market	0	-	-	-	-
2BR/2BA	45%	4	775	\$504	\$73	\$431
2BR/2BA	50%	5	775	\$756	\$73	\$683
2BR/2BA	55%	0	-	-	-	-
2BR/2BA	60%	1	775	\$1,008	\$73	\$935
2BR/2BA	Market	0	-	-	-	-

Recommendation. Maintain the Downtown Specific Plan as modified, and continue to permit the residential development potential of mixed-use projects and modify parking standards for residential development in such mixed-use projects.

2.2.5 Equal Housing Opportunity

Impediments To Fair Housing. The existing Housing Element calls for participation in Ventura County's Impediments to Fair Housing Analysis. The County, along with five cities, including the City of Fillmore, funded the Ventura County Fair Housing Institute, which has retained the Fair Housing Council of San Gabriel Valley as its fair housing consultant. The program provides outreach, fair housing assistance and education where needed and tenant/landlord counseling where necessary.

Recommendation. Continue funding of the Ventura County Fair Housing Institute.

2.3 Other Housing Programs

In addition to the preceding activities outlined in the existing Fillmore Housing Element, the City has undertaken a number of housing programs, which are described below.

2.3.1 Down Payment Assistance Program. The Fillmore Redevelopment Agency's Down Payment Assistance Program was designed to assist families of two or more to purchase their first home. The Redevelopment Agency (RDA) will fund 15 percent, or \$25,000, whichever is less, toward the purchase

price of a home for qualified applicants. The Down Payment Assistance Program uses redevelopment set-aside funds to help create and preserve affordable housing for low and moderate-income persons. The RDA currently has helped to fund 86 units and has 10 units pending in the Down Payment Assistance Program.

The applicants must be able to contribute 5 percent of the purchase price of the home, in addition to closing costs, which is normally 3 percent, for a total of approximately 8 percent. In addition, eligible applicants must:

- Be a family of two or more members;
- Have never owned, or been a party to ownership of, any residential property currently or in the past, whether by inheritance, purchase, or inclusion in the title for *any* reason;
- Plan to occupy the property as their primary residence for the entire term of the loan, and not use it as rental property; and
- Have a combined family income below 120 percent of the County median.

2.3.2 Ventura Cities Mortgage Finance Authority. In May 1999, the City of Fillmore approved Resolution 99-160, and became a charter member of the Ventura Cities Mortgage Finance Authority. The Authority was formed to sell AAA-rated bonds in \$2 million increments, to finance a down payment assistance program. Under this program, purchasers can be assisted with a four percent silent second loan, which is forgiven over a period of ten years. Loans are underwritten until the initial \$2 million commitment is exhausted, and then a new commitment would be financed through bond sales. Lenders pay fees when loan commitments are made. All proceeds of this program are geared to low- and moderate-income households, with one-half of all proceeds earmarked for households earning 90 percent or less of the County's median income. In agreeing to participate in this program, the City determined that such participation would not dilute the City's own down payment assistance program, but would provide additional funds and assistance. Since 1999, two home purchases have been financed through this program.

2.3.3 Cabrillo Economic Development Corporation. The City of Fillmore assisted Cabrillo Economic Development Corporation on three affordable housing projects, one of which was ultimately constructed. Cabrillo Economic Development Corporation constructed nine low-income dwelling units with assistance from the City. In addition, the City Redevelopment Agency signed a participation agreement with Cabrillo Economic Development Corporation to provide \$100,000 in assistance to facilitate development of an additional 10 affordable dwelling units. Cabrillo did not follow through to development. Cabrillo also attempted to construct a 66-unit apartment project, but withdrew the application when the landowner decided not to participate in the project.

2.3.4 Ballard's Furniture Store Mixed Use Project. One of the most successful rebuilding projects following the Northridge earthquake was a mixed-use project on the site of the Ballard's Furniture store. A mixed-use project was constructed with six apartments on the second story and five retail spaces on the first floor. A total of \$400,000 in loans was disbursed and \$294,020 was

given as grants. The project, which would have been permitted to develop four dwelling units under the Downtown Specific Plan, received a density bonus of two dwelling units.

2.3.5 North Fillmore Public Improvements. The City assisted in the formation of Assessment District #1 in the northern portion of the City to provide flood protection, sewer and street improvements, and fire hydrants to a low-income neighborhood.

2.3.6 Traditions Subdivision. The City of Fillmore provided financial assistance to the Traditions subdivision, 32 dwellings.

3.0 NEEDS ASSESSMENT

3.1 INTRODUCTION

Section 65583(a) of the California Government Code requires the Housing Element to include an assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory must include the following:

- (1) An analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels. These existing and projected needs shall include the locality's share of the regional housing need.
- (2) An analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.
- (3) An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
- (4) An analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures. The analysis shall also demonstrate local efforts to remove governmental constraints that hinder the locality from meeting its share of the regional housing need.
- (5) An analysis of potential and actual nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- (6) An analysis of any special housing needs, such as those of the handicapped, elderly, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter.
- (7) An analysis of opportunities for energy conservation with respect to residential development.
- (8) An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.

3.2 EMPLOYMENT AND POPULATION CHARACTERISTICS

3.2.1 Total Population

Between April 1990 and January 2000, the population of Fillmore increased from 11,992 to 13,643, an average of 165 persons per year (1.3 percent, annually). During the same period, the housing stock increased from 3,528 to 3,852 units, an average of 32 units per year (0.9 percent). Table 3.A shows population and housing growth in Fillmore between 1990 and 2000.

Table 3.A - City of Fillmore Population, 1990 – 2000

Year	Population	Increase	Housing	Increase
1990	11,992		3,528	
1991	12,059	67	3,562	34
1992	12,380	321	3,605	43
1993	12,667	287	3,646	41
1994	12,813	146	3,678	73
1995	12,668	-145	3,670	-8
1996	12,753	85	3,705	35
1997	12,904	151	3,743	38
1998	13,104	200	3,768	25
1999	13,248	144	3,786	18
2000	13,643	395	3,852	66

Source: California Department of Finance, *City/County Population and Housing Estimates 1991-2000 with 1990 U.S. Census* and U.S. Census. Data for 1990 and 2000 are from the U.S. Census; data from 1991 to 1999 is from Department of Finance.

3.2.2 Population Projections

The most recent growth projections adopted by the Southern California Association of Governments (SCAG) indicates that population growth in Fillmore will be greater than occurred in the 1990s (165 persons annually or 1.3 percent). SCAG's population projections show the City growing by approximately 366 persons annually through 2020, more than double the average annual population growth of the 1990s. From 2020 through 2025, SCAG projects Fillmore's annual average population increase to be 467 persons (see Table 3.B). These projected growth rates are less than the historical growth rate since 1920.

Table 3.B - City of Fillmore Projected Population, 2000 - 2025

Year	Population	Households	Persons Per Household
2000	13,643	3,762	3.63
2005	14,921	4,337	3.44
2010	16,187	4,584	3.53
2015	18,619	5,337	3.49
2020	20,964	6,089	3.44
2025	23,302	6,841	3.39

Source: U.S. Census Bureau and SCAG, 2001.

3.2.3 Age Distribution

Understanding age distribution in the community is important because it affects the housing market. A declining number of young children can result in a change in the types of housing units being sought. Childless adults tend to have a higher combined income and prefer certain amenities, increasing the demand for condominiums or units in planned unit developments. An elderly population creates a demand for units with common recreation facilities and easy access to commercial, medical, and transportation facilities. Inflationary pressures within the housing market can create disadvantages for the elderly on fixed incomes.

It is typical that small rural communities, such as Fillmore, which are designed for and attract young families experience a particular demographic cycle. As the community matures, its school age children grow up and begin forming their own households. Often, mature communities that emphasized single family housing during their growth phase, do not have a sufficient supply of housing that is affordable to these emerging households. Thus, a generation of new adults is sometimes forced to move away from their community in order to seek starter (often rental) housing.

In addition, such rural communities find that the types of housing that were well suited to young families are not particularly well suited to seniors and empty nesters (non-senior adults whose children have grown and started their own households). Thus, seniors and empty nesters often look to sell their homes, and move into housing that is smaller and better suited to their needs. Sometimes suitable housing for such older adults is not available in the community they made their homes in, and they are forced to move to other areas. Typically, a new generation of young families moves into the community. School age population increases, and the community once again has many young families in residence.

As noted above, not only does a community's demographic makeup change over time, so does its housing needs. If it is important to the community to retain its youth and elderly populations, it is important that a variety of housing types and styles of residential development be provided, including rental and starter housing, as well as housing for young growing families, empty nesters, and the elderly.

In 2000, fully one-third of Fillmore's population was under the age of 18, while 11.5 percent of the population was 65 years old or over (Table 3.C). This indicates that Fillmore is still within its "growth" stage, attracting young families. Population growth projections for the City indicate that this trend toward attracting young families will continue for the next 20 years.

Table 3.C - City of Fillmore Age Distribution 2000

	City of Fillmore		Ventura County	
	Number	Percent	Number	Percent
Under 5 years	1,142	8.4%	56,231	7.5%
5-19 years	3,695	27.1%	179,153	23.8%
20-24 years	1,040	7.6%	46,380	6.2%
25-44 years	3,956	29.0%	231,146	30.7%
45-64 years	2,394	17.5%	163,483	21.7%
65 years and over	1,416	10.4%	76,804	10.2%
Total	13,643	100.0%	753,197	100%

Source: 2000 Census

3.2.4 Ethnicity

Table 3.D provides the 1990 and 2000 Census breakdowns of the racial and ethnic distribution of the City of Fillmore by percentage of the population. As shown in the table, there are some differences in the way that ethnicity was tabulated in the two censuses, primarily in the tabulation of "Hispanic." In the 1990 Census, "Hispanic" was treated as an ethnic characteristic, separate from the racial characteristics being tabulated. Thus, "Hispanic" residents were also categorized as being a member of the "white," "black," "native American," "Asian," or "other" race. In the 2000 Census, "white," "black," "native American," "Asian," and "other" are treated as ethnicities. Thus, in the 2000 Census, "Hispanic" residents are not also categorized by race.

Table 3.D - City of Fillmore Ethnicity, 1990, 2000

	1990		2000	
	Number	Percent	Number	Percent
White	9,046	75.4%	4,178	30.6%
Hispanic	-	-	9,090	66.6%
Black (African American)	25	0.2%	26	0.2%
Native American	94	0.8%	69	0.5%
Asian, Pacific Islander	104	0.9%	108	0.8%
Other Race	2,723	22.7%	24	0.2%
Two or More Races	-	-	148	1.1%
Total	11,992	100.0%	13,643	100.0%
Hispanic Origin (any race)	7,111	59.3%	-	-

Source: 1990, 2000 Census

3.2.5 Employment Characteristics

According to U.S. Census Bureau Zip Code Business Pattern data for 1997, there are 195 business establishments employing a total of 1,704 persons in zip codes 93015 and 93016, which include Fillmore and surrounding areas. Approximately half of the establishments are in retail trade (56) or services (53). Year 2000 total employment within the City of Fillmore is estimated by SCAG to be 2,492.

By 2025, SCAG projects a total of 6,255 jobs within Fillmore and its sphere of influence – an increase of approximately 250 percent over 2000 employment. Thus, Fillmore's jobs/household ratio is projected to increase from 0.62 in 2000 to 0.91 in 2025.¹

¹ By comparison, the regional jobs/housing balance is approximately 1.35. Communities having a lower jobs/housing balance are referred to as being "housing rich," indicating that there are more workers than jobs in the community. This means that workers within the community are dependent upon jobs in other communities. Communities having a higher jobs/housing balance are referred to as being "jobs rich," indicating that there are more jobs than workers in the community. This means that businesses within the community are dependent upon bringing in workers from other communities.

3.3 HOUSEHOLD CHARACTERISTICS

3.3.1 Average Household Size

The 2000 Census reports that there were 3,762 households in the City of Fillmore, with an average household size of 3.61. Of these households, it is estimated that 3,034 (80.6 percent) were family households, while only 605 households (16.1 percent) were individuals living alone. The balance of Fillmore's households were non-family households with more than one occupant.

Fillmore's existing population per household as identified in the 2000 Census (3.61) is high, relative to Ventura County (3.00) and the Southern California region (3.13). Whereas Ventura County's population per household is projected to increase slightly from 3.00 to 3.08 by 2025, Fillmore's population per household is projected to decrease from 3.61 to 3.31 by 2025. However, this is still higher than the County of regional average, and indicates Fillmore's continuing popularity for families.

3.3.2 Income

Fillmore's population has a lower income than that of Ventura County as a whole, indicating that the City provides housing for a greater percentage of low and moderate-income households than do other communities in the County. Table 3.E illustrates the differences in income distribution between the City of Fillmore and Ventura County. As is clear from Table 3.E, the City of Fillmore currently provides housing for far more low-income households than does Ventura County as a whole. As a result, Fillmore is an "Impacted Community" according to SCAG, meaning that the City currently provides more than its "fair share" housing for lower-income households. This impacted status is recognized in SCAG's Regional Housing Needs Analysis (RHNA) by allowing the community to provide more housing in the future for above moderate income households than it now provides.

Table 3.E – Comparison of City of Fillmore and Ventura County Household Income, 1999

	Fillmore		Ventura County	
	Number	Percent	Number	Percent
Up to 50% of County Median Income	1,235	34.0%	44,898	19.2%
50-80% of Median Income	750	20.7%	30,733	13.1%
80-95% of Median Income	395	10.9%	19,727	8.4%
More than 95% of Median Income	1,251	34.5%	138,466	59.2%
Total	3,631	100.0%	233,824	100.0%

Note: See Table 3.L for the Ventura County median household income upon which this table is based.

3.3.3 Housing Tenure

According to SCAG, of the 3,632 households in Fillmore in 1999, a total of 2,244 are owner-occupied (61.8 percent).¹ As shown in Table 3.F, home ownership in higher-income groupings is more common than in lower-income households.

Table 3.F - Housing Tenure

	FILLMORE HOUSEHOLDS HAVING INCOMES THAT ARE:							
	<50% of County Median Income		50-80% of County Median Income		80-95% of County Median Income		>95% of County Median Income	
Renters	675	54.7%	342	45.6%	141	35.5%	230	18.4%
Owners	561	45.3%	408	54.4%	255	64.5%	1,021	81.6%
Total	1,235	100.0%	750	100.0%	395	100.0%	1,251	100.0%

Source: SCAG RHNA 99

3.3.4 Overcrowding

According to both California and Federal standards, a housing unit is considered overcrowded if it is occupied by more than one person per room (excluding kitchens, bathrooms and halls). Occupancy by more than 1.5 persons per room constitutes "severe" overcrowding. In 1999, SCAG estimated that 762 of Fillmore's 3,632 households (21.0 percent) lived in overcrowded conditions. These rates are twice the Ventura County average of 10.5 percent of households living in overcrowded housing units. Table 3.G shows the number of households living in overcrowded housing units in Fillmore.

Table 3.G – Overcrowding by Housing Tenure and Income, Fillmore, 1999.

	HOUSEHOLDS WITH AN INCOME:			
	<50% of County Median	50-80% of County Median	80-95% of County Median	>95% of County Median
Renters	194	173	50	14
Owners	95	74	56	106
Total	289	247	106	120

Source: SCAG RHNA, 1999.

Note: See Table 3-L for Ventura County median incomes.

3.3.5 Special Housing Needs

Disabled Persons. Disabled persons often have special housing needs. Depending on the type of disability, these may include close proximity to transit, retail and commercial services, and their workplace. Other needs may involve modifications to the housing unit itself: ramps, lowered sinks, grip bars, and wider doorways. Curb cuts, ramps, and elevators in multi-story buildings assist

¹ Data from 1999 are used in this analysis as it represents the most recent year for which overcrowding rates can be determined. Data from the 2000 Census needed to determine rates of overcrowding are not available as of this writing (August 2001).

persons with walkers, crutches, and wheelchairs in gaining access to their living units, common areas, and the street. A variety of housing types, both rental and owner-occupied, should be made available that are suitable for disabled persons.

As of the time of this writing (July 2001), 2000 census data on disabilities was not available. Fillmore had 989 residents aged 16 or over with disabilities in 1990, almost one of every eight adults. Based on the rate of population growth since 1990, the number of persons with disabilities in Fillmore today is probably close to 1,100. Table 3.H compares the percentage of adults in Fillmore who have a work disability or a mobility limitation to the same figures for Ventura County as a whole.

Table 3.H - Persons With Work Disabilities or Mobility Limitations - 1990

	Fillmore		Ventura County	
	Number	Percent	Number	Percent
Persons aged 16-64	7,126	100.0%	432,346	100.0%
With a work disability	604	8.5%	29,590	6.8%
Prevented from working	328	4.6%	13,235	3.1%
With a mobility limitation	157	2.2%	6,793	1.6%
Persons 65 and over	1,260	100.0%	60,322	100.0%
With a work disability	385	30.6%	18,669	30.9%
Prevented from working	333	26.4%	15,276	25.3%
With a mobility limitation	197	15.6%	8,373	13.9%

Source: 1990 Census

Single Parent Households, Including Those With Female Heads of Household. The number of single-parent families, especially those headed by a female, has increased in recent decades. These families often have special housing needs, including a strong demand for affordable housing because of the income limitations of single-earner households. Of the 3,034 family households within the City of Fillmore, 2,345 were married couple households (77.3 percent) and 483 were headed by females (15.9 percent).

The Elderly and Households Headed By The Elderly. As of 2000, 10.4 percent of Fillmore's residents were age 65 or older. The percentage of older residents in Fillmore is slightly higher than that of Ventura County (9.3 percent). In addition, 969 of the City's 3,762 households, or 25.8 percent, had an individual over 65 years old. Most of these individuals are living in owner-occupied housing units (77 percent), which is 27.2 percent of the total number of owner-occupied housing units in the City of Fillmore. Hence, 23 percent of the elderly are living in rental units. This percentage reflects 13.9 percent of the total rental housing within the City.

Housing affordability is an important consideration for the elderly, as they are typically on fixed incomes. Housing designed specifically for the elderly is typically made up of apartments with one and two bedrooms. Housing projects for the elderly are often constructed at higher densities than other types of housing, and often include some units designed for handicapped residents. The

primary considerations in evaluating sites for elderly housing are proximity to shopping, social services, public transportation, and health care; compatibility with adjacent land uses; and cost. Secondary considerations involve proximity to recreation and churches, special amenities such as trees and views, and the absence of detrimental conditions such as traffic, noise, and industrial land use. Using these criteria, the most likely sites for elderly housing in Fillmore would be in and around the downtown area.

Large Families. As of the time of this writing (August 2001), 2000 census data on household sizes was not available. According to 1990 Census data, Fillmore had 880 households consisting of five or more persons, representing 25.9 percent of the City's households. Table 3-I shows the number of households of different sizes in Fillmore and in Ventura County. The share of large households is considerably higher in Fillmore than the Ventura County average, 16.3 percent. Among large families, the proportion that is renting is even higher in Fillmore than it is countywide (31.0 percent vs. 18.5 percent). Fillmore, therefore, has a disproportionate demand for large rental units.

Table 3.I- Household Size by Housing Tenure, 1990

Household Size	Owner Occupied	Renter Occupied	Total Households	Percent of Total Households
1	333	200	533	15.7%
2	644	214	858	25.2%
3	319	227	546	16.1%
4	334	249	583	17.1%
5	214	162	376	11.1%
6	119	109	228	6.7%
7 or more	148	128	276	8.1%
Total	2111	1289	3400	100.0%

Group Quarters. In 2000, Fillmore had 246 residents living in group quarters, representing 1.8 percent of City residents. Of the residents identified as living in group quarters, 116 were identified as being "institutionalized."

Farm Workers. Agricultural employment continues to be a significant economic activity in Ventura County. A precise estimate of the number of agricultural workers in Fillmore is currently unavailable.¹ However, the 1990 Census identifies 683 farm workers as living within the City of Fillmore. This is the most accurate data available from the Census Bureau as the 2000 Census data is not available. According to the Ventura County General Plan other studies, which have included the U.S. Department of Health and Human Services and the Department of Agriculture, have been conducted attempting to obtain an accurate count of agricultural employment within Ventura County each showing a discrepancy in their totals. A major reason for the discrepancy between these and other assessments of farm worker numbers is that different agencies employ different methodologies in formulating their estimates. The Ventura County General Plan goes on to say, "Notwithstanding

¹ As of the time of this writing, (August 2001), Census information on the number of farmworkers living within Fillmore is not available.

differing methodologies used by different agencies, the total number of farm workers in Ventura County appears to have increased over the last two decades.”

Problems associated with farm worker housing typically include severe overcrowding and substandard living conditions. The unmet need of farm worker housing could be as high as 633 out of the 683 farm workers that were identified in the 1990 Census. Specific programs identified in Section 5, Implementing Program 2.1.1 identifies grant programs for farm workers. There is typically a particular need for housing units that can accommodate large families.

Persons and Families in Need of Emergency Shelter. Several government agencies and social service providers were contacted to gather information regarding the number of homeless persons residing in Fillmore. The Ventura County Human Services Agency office located in Santa Paula reported that the agency did not have data regarding the City of Fillmore. The Ventura County Housing and Homeless Coalition conducted a survey of the homeless population in Ventura County during the winter of 2000. However, Fillmore is not a member of the Coalition, and the homeless were not counted in Fillmore.

The Salvation Army reported 1,026 contacts in the City of Fillmore during 2000 for services such as hotel vouchers, food, gas, and gifts. The precise number of these contacts for housing or by homeless persons is not known. City staff estimates that there are three homeless people within Fillmore.

Assisted Housing At Risk. According to the California Housing Partnership Corporation, as of March 2001, there are no federally assisted housing projects in Fillmore. Additionally, there are no locally or state assisted housing projects in Fillmore that are at risk.

3.4 HOUSING CHARACTERISTICS

3.4.1 Major Residential Areas

Fillmore’s housing stock consists primarily of single-family homes. The City’s major residential areas, as designated in the Land Use Element of the General Plan, including the following.

Central and East Fillmore. The original City core contains a mixture of single-family, duplex, and multi-family buildings that vary in age, size, condition, and density.

North Fillmore. This area encompasses an old county subdivision that has been annexed into the City, as well as several more recent housing developments surround the old tract. This area includes a high percentage of deteriorated units compared to other locations within the City.

Los Serenos Area. The southwestern section of the City includes the original Los Serenos subdivision and subsequent residential developments.

El Dorado Mobile Home Estates. This self-contained mobile home park is located in the southwest corner of the City.

Hillside development at less than one unit per acre is also found in the City, but it represents less than 1 percent of all housing units.

3.4.2 Housing Inventory

As shown in Table 3.J.1, the 2000 U.S. Census identifies 3,786 dwelling housing units within the City of Fillmore. Just over 70 percent of these units are detached single family homes. Only 7.5 percent are located in structures of five or more units. This mix reflects the community's small town character and agricultural heritage. As of the 1990 census, approximately half of the City's housing units were constructed prior to 1970.

Table 3.J.1 - Composition Of The Housing Stock, 2000

Housing Type	City of Fillmore		Ventura County	
	Number of Units	Percentage	Number of Units	Percentage
Single Family, Detached	2,684	70.8%	158,996	63.1%
Single Family, Attached	207	5.5%	26,831	10.6%
2 to 4 Unit Structure	290	7.7%	15,169	6.0%
5 or More Unit Structure	284	7.5%	38,789	15.4%
Mobile Home	323	8.5%	12,301	4.9%
TOTAL	3,788	100%	252,086	100%

Source: California Department of Finance, *City/County Population and Housing Estimates*, January 1, 2000

3.4.3 Housing Conditions

In August 2001, 2000 Census information on housing conditions is not available. The 1990 Census identified 28 dwelling units (0.8 percent) within the City of Fillmore as lacking complete plumbing facilities and 13 dwelling units (0.4 percent) as lacking complete kitchen facilities. Generally, housing within the City is in good condition with few deteriorated or dilapidated dwellings as shown in Table 3.J.2. The housing condition problems that do exist within Fillmore are generally concentrated in a 45-acre area west of the downtown area. Based on past housing condition surveys and a windshield survey undertaken in early 2001, it is estimated that there are about 180 deteriorated and 20 dilapidated dwelling units within the City (4.8 percent and 0.5 percent of the City's housing stock, respectively).

Table 3.J.2 - Housing Conditions

	Deteriorated	Dilapidated
Fillmore	4.8%	.5%
Ojai	9%	1%
Santa Paula	8%	1%

3.4.4 Housing Cost And Rents

Housing costs in Fillmore are considerably lower than the Ventura County average. According to the California Association of Realtors, the median price for a resale home in Fillmore in November 2000 was \$185,000, compared to \$253,000 countywide. The median price for a new home in Fillmore is \$280,000 compared to \$399,000 county wide. Both of these figures are similar to comparable figures from the 1990 census. With conventional financing and current interest rates (about 7 percent on a 30-year conforming mortgage), the monthly payment on a \$185,000 mortgage would be \$1,231. Comparison with the figures in Table 3.K shows that moderate-income households, and even some low-income households, can afford the median home price in Fillmore. This is consistent with Fillmore's status as an impacted community, and reinforces the need for more above-moderate income housing in the City.

Table 3.K - Ventura County Median Income and Income Limits by Household Size

	Household Size			
	1	2	3	4
County Median Income:	\$52,300	\$59,750	\$67,250	\$74,700
<u>Income Group</u>				
Very Low	\$26,150	\$29,875	\$33,625	\$37,350
Low	\$41,840	\$43,500	\$53,800	\$59,760
Moderate	\$62,760	\$71,700	\$80,700	\$89,650

Source: U.S Housing and Urban Development, *Income Limits*, February 2002

Rental housing is often a lower cost alternative for lower-income households. Based on a review of newspaper advertisements, a two-bedroom apartment in Fillmore can be currently rented for \$650 to \$750 per month, with three-bedroom units now renting for approximately \$800 to \$900 per month. Allowing 30 percent of gross income for housing costs, a Fillmore household would have to earn \$26,000 to \$30,000 annually to afford the average two-bedroom rental unit and \$32,000 to \$36,000 to afford the average three-bedroom rental unit in Fillmore at current market rates. Thus, the average two-bedroom rental are affordable to very low-income, three member households, and the average three-bedroom rental is affordable to very low-income, four member households. The above numbers reflect current market conditions within the City of Fillmore; they do not represent the future cost of housing within the City.

3.5 EXISTING HOUSING NEEDS

3.5.1 Income Groupings

State law requires that housing needs be determined in such a way as to ensure that the shelter requirements of all income groups be identified, not just those household with incomes high enough to compete effectively in the private marketplace. Housing need is distributed into four income categories related to the County median household income: very low, low, moderate, and above moderate income (Table 3.L).

The terms "moderate income" and "low income" are commonly misunderstood as they apply to municipal housing elements. Moderate income is often thought of as applying to those with less than average incomes, and that, roughly translated, "moderate" income includes the "working poor" --

those working people who are just above the poverty line. “Low” income, thus, is typically perceived as those who are below the poverty level. From these perceptions spring a wide variety of negative stereotypes. “Low income” residents are sometimes unfairly stereotyped as being unemployed, on welfare, and prone to crime. In short, they are often wrongly perceived as being an undesirable element in the community, rather than being working people.

However, as used in State housing law, “very low”, “low,” “moderate,” and “above moderate” income are based on the County’s median income: “moderate” income means average income for the County, and “low” income is simply below average. State law requires that four income levels must be considered in determining future housing needs. The income levels that are defined in relation to the median income in the county are identified in Table 3.L.

Table 3.L - Household Income Groupings

Income Group	Percent of County Median Income
Very Low	<50%
Low	50% - 80%
Moderate	80% - 120%
Above Moderate	>120%

The annual household income limit for each income group is determined by applying the above percentages to the Ventura County median income, as reported by the California Department of Housing and Community Development. Because Ventura County has a relatively high median household income, a family of four with a household income of \$57,440 to \$86,150 is considered to be of “moderate” income, while a family of four with a household income of \$35,901 to \$57,440 is considered to be “low” income in Ventura County. Table 3.L shows the median income and income limits for each income group for household of one to four persons in Ventura County.

Because large numbers of households have two or more wage earners, it is often overlooked that many single-wage earner households often fall into low- or moderate-income categories. Thus, households with a single wage earner who is employed, for example, as a cook, file clerk, or bank teller, would likely fall into the very low income category. Similarly, households with a single wage earner who is employed as a teacher, truck driver, nurse or secretary would likely fall into the low income category, while a household with a single wage earner who is employed as a police officer, accountant, or engineer would likely fall into the moderate income category.

3.5.2 Housing Affordability

The monthly housing payment that a household is considered to be able to afford is determined by its household income. For purposes of housing affordability planning, a household is expected to be able to spend up to 30 percent of its monthly income on housing. Table 3.M shows the monthly payments that households in each income group within Ventura County are able to afford. Table 3.N translates those maximum-housing payments into purchase prices for a four-person household.

Table 3.M - Affordable Monthly Housing Payment by Household Size

	Household Size			
	1	2	3	4
Income Group				
Very Low	\$654	\$747	\$841	\$934
Low	\$1,046	\$1,088	\$1,345	\$1,494
Moderate	\$1,569	\$1,793	\$2,018	\$2,241

Table 3.N - Housing Affordability in Ventura County for a Household of Four

Income Category	Purchase Price at 7% Interest Rate	Monthly Rent
Very Low (\$37,350 or less)	Less than \$140,387	Less than \$934
Low (\$37,350 - \$59,760)	\$140,387 - \$224,560	\$934 - \$1,494
Moderate (\$59,760 - \$89,650)	\$224,560 - \$336,839	\$1,494 - \$2,241
Above Moderate (More than \$89,650)	More than \$336,839	More than \$2,241
The criteria defined for ownership affordability assumes one-third of annual income is available for housing, less 10 percent of housing cost for taxes and insurance, a fixed-rate 30-year mortgage at 7 percent interest. Rental housing affordability assumes a two-bedroom apartment and that 30 percent of annual income is available for payment of annual rent.		

As can be seen from these tables, because of Ventura County's relatively high median income, housing that is affordable to "lower income" groups has relatively high sale prices and rental rates. For example, a new home that is offered for sale at \$280,000 in Fillmore is considered to be affordable to a moderate-income household, while a rental unit offered for \$1,300/month is considered to be affordable to a low-income household in Ventura County. Thus, within Fillmore, the housing market is producing new, four bedroom homes at prices that are affordable to moderate-income residents. In addition, the housing market is producing rental units that are affordable to low- and very low-income residents.

The primary housing affordability issue facing the City of Fillmore is not the provision of affordable housing for new or future low and moderate-income residents, but the more immediate problem of housing affordability for existing Fillmore residents. As part of its analysis of regional housing needs, SCAG evaluated the number of households in Fillmore and other communities who were paying more than they could afford for housing. Table 3.O identifies housing overpayment in the City of Fillmore. As can be seen, the affordability of housing for Fillmore's existing low-income residents, and the affordability of rental housing for the City's existing moderate-income households is relatively high.

Table 3.O - Housing Overpayment

	<50 % of Median Income		50-80 % of Median Income		80-95 % of Median Income		>95 % of Median Income	
Renters	597	72.1%	107	31.3%	42	29.8%	0	0.0%
Owners	251	44.7%	132	32.3%	49	19.2%	211	20.7%
Total	738	59.8%	239	31.9%	91	23.0%	211	16.5%

Source: SCAG RHNA99

Note: "Median Income" is the median household income for Ventura County as a whole.

3.6 FUTURE HOUSING NEEDS

3.6.1 Regional Housing Needs

Section 65584 of the Government Code requires that the appropriate council of governments determine each locality's share of the region's existing and future housing needs. SCAG, which is responsible for Imperial, Los Angeles, Orange, Riverside, San Bernardino, and Ventura Counties, released a Regional Housing Needs Assessment in 1999 (RHNA 1999). This document identifies future housing needs through the SCAG region. "Future housing need" is defined as the number of additional housing units that are needed to meet projected increases in the number of Fillmore households between July 1, 1998, and December 31, 2005 to:

- accommodate projected growth in the number of very low, low, moderate, and above moderate income households;
- compensate for housing demolitions and other inventory losses; and
- achieve a vacancy rate at the end of 2005 that allows the market to operate efficiently (4 to 6 percent).

According to SCAG, Fillmore's projected need for new housing construction between July 1998 and December 2005 is 809 units. The vast majority of these units are needed to accommodate growth in the number of households; less than 5 percent are needed for each of the purposes of compensating for housing units that have been lost and maintaining a vacancy rate which facilitates choice in the housing market. Table 3.P shows the housing need for each income category, as determined by SCAG.

Table 3.P - Housing Needs by Income Category - 1998 - 2005

Income Category	Number of Units	Percentage
Very Low	150	19%
Low	97	12%
Moderate	134	17%
Above Moderate	427	53%
Total	808	100%

Source: HCD, 2000

3.6.2 Avoidance of Impaction

State housing law requires that in allocating future housing needs by income level, the local Council of Governments (SCAG) avoid further “impaction,” which is the concentration of lower income households. Cities with a percentage of lower income households that is higher than the regional average, such as Fillmore, are called “impacted” jurisdictions. SCAG’s 1999 Regional Housing Needs Assessment deals with the “avoidance of impaction” within cities by reducing projected needs for housing affordable to lower income households and increasing projected needs for housing units that are affordable to higher income households that are allocated to impacted jurisdictions. The opposite adjustment is made in the allocation to non-impacted jurisdictions.

According to SCAG’s assessment, 38 percent of Fillmore’s households are in the very low- and low-income categories. By comparison, in Ventura County as a whole, 20 percent of households are in these categories. Regionally, the figure is 25 percent. Thus, Fillmore is impacted as defined in State law. As shown in Table 3.E, 31 percent of Fillmore’s identified new housing needs were allocated by SCAG to Fillmore to very low- and low-income households. An additional 17 percent of identified new housing needs were allocated by SCAG to moderate-income households. Thus, nearly half of Fillmore’s new housing needs were determined by SCAG to be needed for low- and moderate-income households. Based on the City’s current impacted status and past growth trends, the City believes that SCAG’s projected housing needs are unreasonably high, and that SCAG’s allocation of projected housing needs to low- and moderate-income households would unfairly perpetuate the City’s impacted status. Pursuant to established procedures, Fillmore sought a reduction in low-income housing needs from SCAG, which denied the City’s appeal. Although the City still contends that SCAG’s numbers place too great a burden on the City to continue expanding the stock of housing for lower-income households, State law requires that the City’s Housing Element reflect and plan for projected housing needs as determined by SCAG.

3.6.3 New Housing Already Constructed

Since the beginning of the period covered by the Regional Housing Needs Assessment (July, 1998) through the end of June 2001, 353 single-family housing units have been constructed in the City of Fillmore. The affordability of these new dwelling units and remaining housing needs are presented in Table 3.Q

Table 3.Q - Remaining New Housing Construction Needs As Of 7/1/2001

Income Group	RHNA Housing Need	Units Constructed	Remaining Need
Very Low	150	49	101
Low	98	60	38
Moderate	134	229	0
Above Moderate	427	15	412
Total	809	353	456

The numbers listed in Table 3.Q are based on the average sales price compared to income. The affordability and pricing of these dwelling units within income groups is depicted in Table 3.N. Housing sales prices were determined by estimates from City building records, information from

developers, and a review of actual sales prices of homes within new tracts. Several developers who constructed projects in Fillmore were contacted, including Greystone, Western Pacific, and Griffin. They reported that, at the time of sale, new residential dwellings were priced between \$190,000 and \$330,000. The high end of this range was limited to premium lots and upgraded units. Rental rates within Fillmore, including rates for new multi-family units are in a range affordable to low-income households. Based on Table 3.N, a review of rental rates, and the information gathered from developers and sales records, the number of units constructed within each income group in Table 3.Q is believed to be accurate.

4.0 HOUSING RESOURCES AND CONSTRAINTS

4.1 INTRODUCTION

Chapter 4.0 contains data and analysis pertaining to the resources and constraints affecting the maintenance, improvement, and development of housing in Fillmore. The analysis focuses on four major topics:

- Availability of sites for residential development (vacant land study/developable acres).
- Potential and actual governmental constraints on housing (e.g., land use controls, fees, etc.).
- Potential and actual non-governmental constraints on housing (e.g., land prices, construction costs, and the availability of financing).
- Opportunities for energy conservation with respect to new development.

4.2 AVAILABILITY OF SITES FOR RESIDENTIAL DEVELOPMENT

4.2.1 Physical/Environmental Constraints

Areas Subject to Flooding. A levee has been constructed along Sespe Creek to protect the western portion of the City from flooding. Consequently, the Santa Clara River presents the primary flood hazard facing the community. Many of the properties of the City south of River Street and adjacent to Pole Creek are within the 100-year flood plain (see Figure HE-3).

Areas of Steep Slopes. While much of Fillmore is relatively flat, the City is bounded by steeply sloping hillsides to the north and east. Much of this rugged terrain has slopes exceeding 30 percent, and would require expensive grading and slope stabilization. The General Plan Safety Element and Figure HE-3 show areas of steep slopes near the City, including those areas that exceed 30 percent slopes.

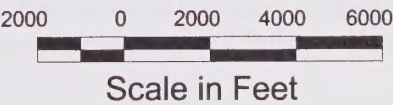
Fault Zones. The San Cayetano Fault runs east of the City, and has been designated by the State Geologist as an active fault, since it has experienced displacement in recent geologic time. This fault has not been designated as a special study zone under the Alquist-Priolo Act; however, Ventura County has designated the fault as a Primary Fault Hazard Zone subject to recommended development standards.

Development in this area is severely limited under state law. The remainder of the fault's trace through the City is not within a state-designated zone, but has nevertheless been identified by the county as a primary fault. Development near such faults is subject to more stringent standards. The



LEGEND

- City Limit
- Sphere of Influence
- Expansion Areas
- 100 year flood area
- Fish Hatchery
- Riparian Significant Habitat
- VCSS Significant Habitat
- Slope Greater Than 30%



Environmental Constraints

Figure HE-3
City of Fillmore

General Plan Safety Element shows the approximate trace of the San Cayetano Fault, which generally follows the base of the hills along the City's eastern boundary.¹

Because the limit of the Hazard Zone is variable, any residential construction in this area would require geologic investigation with trenching and analysis, adding to the cost of housing construction. If any geologic hazard were discovered that required mitigation to meet Uniform Building Code seismic requirements, it would also add to the cost of residential construction. The potential for seismic hazards in this area could require more expensive design techniques that would affect the affordability of units that could be constructed. Evaluation on a case-by-case basis would allow some development to proceed in this area.

Agricultural and Open Space Issues. In general, most of the area within the existing City limits is not in agricultural production. However, Fillmore City is surrounded by agriculture. Areas outside of the City that are south of State Route 126, within the current Sphere of Influence, are currently in agricultural production. In addition, many of the parcels in the Goodenough Road area are under agricultural production. Prime soils are common throughout the areas under agricultural production, particularly in the lower-lying areas featuring rich alluvial deposits. Some agricultural parcels are currently under Williamson Act contract, which precludes their development until such time as the contracts expire.²

Greenbelts. The City of Fillmore is party to greenbelt agreements with the City of Santa Paula and Ventura County. In Ventura County, greenbelts are agreements, adopted by resolution or ordinance, between public agencies that represent a form of mutual regulatory control between two or more jurisdictions concerning urban form, the protection of farmland and open space land, the future extension of urban services/facilities, and annexations. These greenbelts are intended to operate as "community separators" or "buffers," and participating cities agree not to extend municipal services into the greenbelts or to annex greenbelt lands.

The Santa Paula and Fillmore Greenbelt Agreement was established in 1980, and was reaffirmed in the 1990s. This agreement covers approximately 34,200 acres west of the City. The eastern boundary lies at Sespe Creek, adjacent to Fillmore, and the western boundary runs along Santa Paula Creek, around the Santa Paula's eastern Sphere of Influence line to an extension of 12th Street. The southern boundary is the South Mountain ridgeline. The northern boundary is shared with the Los Padres National Forest boundary. The current and proposed Spheres of Influence are generally outside of established greenbelt areas.

In October 2000, the City adopted a greenbelt ordinance with Ventura County to protect lands east of the City. The Fillmore/Piru Greenbelt comprises about 72,000 acres, and is bounded by:

¹ It should be noted that the major 1994 earthquake that did considerable damage to Fillmore was centered on a separate fault system, with an epicenter to the southeast in the San Fernando Valley.

² Contracts are for a ten-year period and are automatically renewed each year unless a notice of non-renewal is filed with the managing governmental agency. In that case, the land use restrictions remain in effect until the remaining nine years of the contract have elapsed.

- The eastern boundaries of the Fillmore/ Santa Paula Greenbelt and the City's General Plan Study Area on the west.
- The Los Padres National Forest on the north.
- The Los Angeles County line on the east.
- The primary ridgeline of Oak Ridge and the Santa Susana Mountains to the south.

The intent of this agreement is to make the greenbelt boundary coterminous with the City of Fillmore's Sphere of Influence and planning area. Land use within the greenbelts is governed by Ventura County's General Plan, with such land designated as Agriculture and Open Space. Land uses within greenbelt areas must be consistent with this designation.

Save Open Space And Agricultural Resources (SOAR) Ordinance. The County SOAR Ordinance was established through voter initiative in November 1998. This ordinance prohibits re-designation of lands with Agricultural, Open Space, or Rural designations under the County General Plan until December 31, 2020 without direct voter approval. The County's SOAR Ordinance does not apply to areas within the designated Sphere of Influence of any of the cities within Ventura County, including Fillmore.

Urban Growth Boundary Line. Fillmore has adopted "Urban Growth Boundary Line" called City Urban Restrictive Boundary (CURB). CURB sets a physical limit on the expansion of urban development and separate such development from conservation areas. The Urban Growth Boundary line would be based on specific criteria that would be established prior to its implementation.

4.2.2 Inventory of Land Suitable for Residential Development

State law requires that an inventory of lands that are suitable for the development of housing be undertaken in the resources and constraints portion of a community's Housing Element. The objective of this analysis is to demonstrate that the community is capable of accommodating its "fair share" of regional housing growth, as expressed in the Regional Housing Needs Assessment.

A survey of vacant land suitable for residential development was completed in September 2000 and updated by the Fillmore Community Development Department in July 2001.

As shown in Table 4.A, currently residentially zoned property within Fillmore's city limits has the capacity for 932 additional housing units. Land within the City's sphere of influence that is suitable for residential purposes has the capacity to hold an additional 1,939 housing units. As previously noted, SCAG's Regional Housing Needs Assessment indicates that there is a remaining need for 456 dwelling units within the City of Fillmore through the end of this Housing Element period (2005), as shown in Table 3.Q.

Table 4.A – Residential Development Potential of Vacant Lands

		Existing General Plan			Proposed General Plan	
Residential Land Use Category	Zoning	Acres	Density (Dwelling Units/NET Acre)	Housing Capacity	Maximum Density (Dwelling Units/NET Acre)	Anticipated Housing Capacity ¹
Within City Limits						
Rural Ranch	Residential Rural	94.4	NA	24	0.33	25
Low Density	Residential Low	68.9	5	344	7	386
Medium-High Density	Residential Medium/High	16	15	240	20	320
Central Business District	CBD	2.9	15	43	50	201
Subtotal		182.2		651		932
Sphere of Influence						
Rural Density	Agriculture	143.3	NA	14	0.33	3
Low Density	Agriculture	256	5	1,280	7	1,792
Medium-High Density ¹	Agriculture	9.2	15	138	20	184
Subtotal		408.5		1,432		1,979
TOTAL		590.7		2,083		2,911 ²

Note: Density and capacity of rural parcels are expressed based on actual maximum allowable development potential. The actual build out of these areas depends on the specific physical characteristics of individual sites.

¹This assumes that development occurs at 80 percent of maximum density.

Table 4.B identifies the anticipated breakdown of housing by economic group that would result from buildout of the existing Fillmore City limits. This breakdown is based on the following criteria.

- Rural density housing will likely be affordable only to above moderate-income households.
- Most low density (single-family) housing will also be affordable to above moderate income households, but some (20 percent) will be affordable to moderate income households, and a small amount (10 percent) will be affordable to low income households. This appears to be a conservative estimate, since the median home price in Fillmore is \$185,000. As shown in Table 3.M, a four-person family at the upper end of the low income range in Ventura County can afford up to a \$170,695 home, and a family in the moderate income range can afford up to a \$280,100 home. Fillmore Redevelopment Agency offers programs to assist first time in the very low- to moderate-income households. The Down Payment Assistance program is useful for those households, which may not otherwise be able to afford to accumulate sufficient income to afford a house. The Down Payment Assistance Program lends first time homebuyer 15 percent of the down payment toward a house, up to \$25,000, so long as the purchase can contribute 5 percent plus closing costs. This assistance frequently tips the scales to the extent that low-income

¹ Annexed into the City in December 2002.

² The total includes the City implementing Program 1.1.3 and the North Fillmore Master Plan.

families can then afford a home with manageable monthly payments. Also, FHA and VA loans are available at a lower interest rate and smaller down payments, which would, in turn, increase the mortgage. Other programs that help first time home buyers include density bonus given to developers within new housing tracts, which allow developers to construct smaller units to attract the first time buyer.

- Medium-high density housing will be affordable to primarily very-low, low and moderate-income housing. This type of development is generally attached homes with densities at approximately 20 units per acre with zero lot line developments. This type of attached dwelling unit with zero lot lines will substantially reduce the cost of the home as compared to the typical detached single family home.
- High density housing within the CBD will be affordable to very low-income households, with a substantial low-income component, along with some moderate-income housing. The maximum density within the CBD can be as high as 50 units per acre. Given the high densities within the CBD there is a reduction in open space and the number of parking spaces per dwelling unit. This reduction in amenities allows for the highest potential for affordability for low-income housing.

Table 4.B - Distribution of Housing Affordability by Residential Density

	Rural	Low	Med/High	CBD
Very Low			40%	75%
Low		10%	30%	15%
Moderate		20%	30%	10%
Above Moderate	100%	70%		

Table 4.C below, shows that by applying this criteria, Fillmore can meet its need for very-low, low, and moderate-income housing using available capacity under existing zone within the city limits.

**Table 4.C Distribution of Available Development Capacity Within the Existing City Limit of Fillmore
(based on 2003 Proposed General Plan)**

	Very Low	Low	Moderate	Above Moderate	Total
Rural	0	0	0	25	25
Low	0	38	77	271	386
Med/High	128	96	96	0	320
CBD	151	30	20	0	201
Total	279	164	173	296	932
Remaining Need (per Table 3.Q)	101	38	0	412	456
Surplus/ (Deficit)	178	126	173	116	436

Table 4.D shows that, Fillmore has an adequate supply of land to meet its anticipated housing needs. This table further indicates that annexation will increase the availability of land for the development of housing for very low-income households.

**Table 4.D - Distribution of Available Development Capacity
Within the Fillmore Sphere of Influence**

	Very Low	Low	Moderate	Above Moderate	Total
Rural	0	0	0	3	3
Low	0	179	358	1,255	1,792
Medium-High	74	55	55	0	184
Sphere Total	74	234	413	1,258	1,979
City Total	279	164	173	296	932
Remaining Need (per Table 3.Q)	101	38	0	412	456
Surplus/ (Deficit)	252	360	586	1,142	2,455
Surplus/(Deficit) from Table 4.C	178	126	173	116	436

Additionally, the City is currently considering implementation of a North Fillmore Master Plan. This Master Plan will redevelop a 100-acre area currently called the North Fillmore Industrial Park. This area would be developed at a Medium-High Residential designation with a density range of 5-20 dwelling units per acre, which would yield approximately 894 new dwelling units and would allow for additional affordable housing opportunities within the City. Based on the discussion above and Table 4.B, Distribution of Housing Affordability by Residential Density, build out of the North Fillmore Master Plan will yield 358 dwelling units for very-low income households, 268 dwelling units for low-income households, and 268 dwelling units for moderate-income households. Also, with the implementation of density bonuses, more affordable housing units may be constructed at build out of the Master Plan.

The Downtown Specific Plan is a mixed-use project that allows for both residential and commercial development. This plan was designed to have commercial development on the ground floor of buildings, with the second and third floors developed for multi-family residential dwellings. To increase the availability of land for lower income housing, the City of Fillmore has amended its "Fillmore Downtown Specific Plan." The Specific Plan permits mixed-use development, shared parking, 100 percent building coverage on lots and the use of a Master EIR. Following the 1994 Northridge earthquake, these characteristics were instrumental in convincing property owners to rebuild, which significantly damaged the downtown area, and resulted in the demolition of 13 downtown buildings. One of the most successful rebuilding projects was the Ballard's Furniture store project, a mixed-use development that now has six apartments on the second story and five retail spaces on the first floor.

The success of that project encouraged the City to pursue more housing downtown. However, the Downtown Specific Plan used to permit a maximum of 15 dwelling units per acre. As a result, on a 15,000-square-foot site, only five dwelling units could be permitted; with one parking space in a garage required, more units would be lost. The result is a mixed-use project with three to four residential units, making financing difficult. As a result, the City has amended the Downtown Specific Plan to increase residential density to 50 units per acre, and increase the building height limitation from two stories to three stories. Because 100 percent building coverage is permitted and parking standards are reduced to one space per dwelling unit, the allowable residential density is 50 units per acre. This can be achieved by developing the upper two floors of a three-story building for residential uses. Thus, at 50 units per acre, a total of 201 residential units can be accommodated as

shown in 4.A. The Master EIR for the Downtown Specific Plan indicates that existing infrastructure can support increased development intensity within the Downtown area.

The density permitted in the Downtown Specific Plan area is based on analysis conducted by Mainstreet Architects Inc. as part of Specific Plan preparation. The analyses conducted by Mainstreet Architects demonstrated that the standards contained in the Specific Plan could easily accommodate development densities at the maximum allowable density. Thus, a development capacity of 54 dwelling units is anticipated for new development within the downtown area, yielding a total development capacity of 126 dwelling units. The Downtown Specific Plan also identifies a development potential for another 150 units resulting from redevelopment of existing commercial buildings within the downtown based on the approved development standards. Assuming that half of this redevelopment potential can be achieved, a total of 201 dwelling units are possible within the Downtown Specific Plan area.

Because the City permits up to 100 percent lot coverage within the Downtown Specific Plan area, the floor plate of permitting buildings within the Downtown Specific Plan area can be expected to be 4,000 square feet or more on a 5,000 square foot lot, 2,000 to 2,500 square feet on the smallest lots in the area, and up to 8,000 on the larger downtown lots. With these size floor plates, dwelling units in the 800 to 1,500 square foot range are reasonable to expect. While 800 square foot units will be one or two bedrooms in size, units in the 1,000 to 1,500 square foot range could have 3 or 4 bedrooms and accommodate families.

The Downtown Specific Plan (2.9 acres) includes the Transition Zones consisting of 1.82 acres that are considered under-utilized land available for development. This land will also be developed for mixed uses, with commercial development on the ground floor and multi-family residential units above. This under-utilized land will allow for the increased density of 50 units per acre under the Downtown Specific Plan Amendment. The maximum number that can be developed on the 1.82 acres is 91 units with a realistic build out of 72 units, which is 80 percent of the maximum.

The size of these under-utilized sites suitable for residential development within the Downtown Specific Plan area are generally small: 5,000 to 12,000 with some as small as 2,500 to 3,000 square feet. Due to the small lot sizes, there is a need within this area for site assembly. The combining of vacant or underutilized parcels will allow the City to achieve appropriate densities for lower-income housing. The City and the Redevelopment Agency will assist in the property assembly as a part of the effort to fully utilize the infill potential and maximize the number of low-income units that can be developed within this area. The City of Fillmore supports this type of site assembly and has supported this type of development before. An example is the Park View multi-family residential development, as detailed on page 2-6. Currently, within the Downtown area there are 43 underutilized parcels, 6 vacant parcels and 13 single-family lots that the Redevelopment Agency can assemble to be used in a more efficient manner.

The City of Fillmore allows for the development of homeless shelters in all residential zones, subject to the approval of a Conditional Use Permit. Transitional housing for the homeless is permitted in all motels, hotels, and churches. The City also has a facility consisting of 50 units for farm worker housing. This facility is located in the center of the City at the corner of Old Telegraph Road and Sespe Place, adjacent to the middle school. Farm worker housing is permitted in all residential zones and the Central Business District in compliance with Section 6.04.22 of the City's Zoning Ordinance, subject to the approval of a Conditional Use Permit.

The farmworker housing envisioned by the City of Fillmore includes detached units and dormitories in all residential zones and multi-family units in medium and medium-high density residential zones. Farmworker housing will be required to comply with the setback, lot coverage, and building height regulations of the zone in which it is located (see Table 4.E).

The housing needs of farmworker families are anticipated to be met with detached and attached dwelling units. A review of farmworker housing facilities operated by various agricultural county housing authorities (yearly residences and migrant family facilities) indicates that family farmworker housing facilities in many of California's agricultural counties range in density between 6 and 10 units per acre, and consist of detached duplex and small attached structures. This type of housing could be developed within either low or medium density zones in the City of Fillmore. Migrant family farmworker housing facilities in many of California's agricultural counties were found to have a density range of 10-14 units per acre, consisting of duplex, fourplex, and small attached structures, and can be developed in medium density zoning within Fillmore. The projects that were reviewed were generally built pursuant to USDA Rural Development Program and Office of Migrant Services Farm Labor Centers, and were all operated by county housing authorities. Due to high land costs, Cabrillo Economic Development Corporation has reported that densities of 18-24 units per acre will be necessary within Ventura County (including the City of Fillmore) to produce housing affordable to farmworkers. In response, the City will increase the maximum allowable density of its Medium-High Residential land use classification to 20 units per acre, and make accommodations for additional development at that density within the North Fillmore area.

Dormitory-type housing for farmworkers can be provided in any zone. Residential density standards would not be applied to dormitory-style housing, because it does not consist of individual dwelling units. A dormitory-style farmworker project would be subject to applicable setback, building height, and parking standards. Currently, within the City there is one dormitory style farmworker housing facility that is privately owned and managed. This facility is built on a 2.5 acre parcel and consists of 35 rooms, one central kitchen, and contains 170 beds¹. Although the existing facility is located within an industrial zone, it provides a demonstration that a new facility providing housing for up to single migrant farmworkers could be accommodated on a 2.5 acre parcel within Fillmore, meeting applicable development standards.

The anticipated distribution of housing affordability shown in Table 4.B was based on typical affordability expectations at various residential densities. Use of programs such as the USDA Rural Development Program and Office of Migrant Services Farm Labor Centers can provide farmworker housing within the City's Low, Medium, and Medium/High density residential zones. Dormitory-style farmworker housing can also be provided in any zone within the City. Thus, provision of housing for farmworkers does not necessarily have to take up lands that can also accommodate new housing for very low income, non-farmworker households. As shown in Tables 4.C and 4.D, there is an adequate inventory of lands that could otherwise provide housing for very-low income, low income, moderate income, or above moderate income households that could be used for farmworker housing while still meeting the needs of those income groups.

¹ The operator of this facility, Albert Villasenor, stated that the facility averages between 100-125 occupants daily, and 150 occupants at the height of the season. He does not utilize all of the available beds and does not have to turn away workers needing housing.

The City's development permit process allows modification of development standards, which could be used to facilitate the unique needs of farmworker housing and emergency shelters. The development permit process would thus function in a manner similar to that of a planned development, allowing the City to establish development standards tailored to the needs of the facility, and permitting modification of standards that would function to constrain development of needed facilities. The City allows farmworker housing and emergency shelters with a Conditional Use Permit in order to ensure ongoing maintenance of the housing to protect residents within these housing projects and the citizens of Fillmore.

In an attempt to minimize governmental constraints on housing for persons with disabilities, the City of Fillmore allows for group homes for persons with disabilities in all residential zones. Fillmore requires development pursuant to the Uniform Building Code, and does not maintain additional building requirements that would hinder the development of housing for disabled residents. Also, the City facilitates the development of housing for persons with disabilities by being able to waive development standards for ADA retrofit projects.

4.2.3 Limits to Physical Expansion of the City of Fillmore

The ultimate limits to Fillmore's legal boundaries and urban expansion within its Planning Area are dependent upon local political factors and geological characteristics. Figure HE-3 depicts the various factors that constrain Fillmore's growth in each direction.

The City of Fillmore is surrounded by lands that are currently under County jurisdiction. Only some of this land is suitable for annexation. To the north of the City, in unincorporated County land, is the Los Padres National Forest, which is under Federal jurisdiction and will most likely remain so permanently. To the west, the Greenbelt Agreement with the City of Santa Paula and Ventura County precludes substantial further growth. Adopted in 1980, the Greenbelt Agreement delineates an area to be left undeveloped. In October 2000, the City adopted a greenbelt ordinance with Ventura County to protect lands east of Fillmore. The Fillmore/Piru Greenbelt comprises about 72,000 acres east of the Fillmore/Santa Paula Greenbelt and the City of Fillmore's General Plan Study Area. Thus, the potential for expanding Fillmore's city limits is limited. The 2001 General Plan update accounts for the existence of these greenbelt agreements, as does the discussion below and the analysis of available development capacity within the City's Sphere of Influence outlined in Table 4.D.

Fillmore's Sphere of Influence, established by Ventura County's Local Agency Formation Commission (LAFCO) marks the City's projected ultimate boundary. The Sphere of Influence is primarily a planning tool that helps communities and public agencies project future service needs. The City has no direct land use control within those portions of the Sphere of Influence that are outside of the City limits.

The City's present Sphere of Influence encompasses about 2,615 acres (4.1 square miles), which includes the entire City itself (except as noted below) as well as hillside areas to the east of Pole Creek. In general, the existing Sphere of Influence boundary generally follows the City Limit on its western and southern edges. The existing City Limit of Fillmore includes 1,749 acres (2.7 square miles), which includes 201 acres of undevelopable open space in the Santa Clara River. This area is currently within the City, but not within the City's Sphere of Influence.

The City's proposed General Plan update includes policies to expand the Sphere of Influence to include the following.

- 217 acres along east of Pole Creek, known as the "PanAmSat" site (Expansion Area 1 included in the proposed General Plan Land Use Element).
- 242 acres east of the existing Sphere of Influence limit line to be included in the Southeast Specific Plan (Expansion Area 2 included in the General Plan Land Use Element).
- 832 acres in the Goodenough Road area north of the City limits (Expansion Area 3 included in the General Plan Land Use Element).
- 199 acres, known as the Johanson Site, north of State Route 126 and east of the existing Sphere of Influence limit line (Expansion Area 4 included in the General Plan Land Use Element).

4.3 LAND USE CONTROLS

The City of Fillmore exercises a number of land use controls that directly affect the development of housing. Some of these programs place certain restrictions on housing development, while others encourage housing production. It is the purpose of this section to evaluate the extent to which these standards may facilitate or hinder the development of housing for all economic segments of the community.

4.3.1 Density Bonus

The City adopted a density bonus ordinance in accordance with the existing provisions of State law. The ordinance provides for a 25 percent density bonus for housing development that will meet one of the following qualifications:

- Housing Development for Lower Income Households: At least 20 percent of the units must be for lower income households.
- Housing Development for Very Low Income Households: At least 10 percent of the units must be for very low-income households.
- Housing Developments for Senior Citizens: At least 50 percent of the units must be for qualifying senior citizen residents.

The ordinance states that a development will be given a density bonus of at least 25 percent over the otherwise maximum allowable residential density under the General Plan and zoning ordinance. Where a development meets these qualifications, the ordinance requires the City to provide at least one other regulatory concession and/or incentive, unless a finding is made that the additional concession and/or incentive is not required to provide the affordable housing.

4.3.2 Development Requirements

Required on-site improvements for residential development are determined largely by the zoning of the property. There are five basic residential zoning districts in the City of Fillmore, corresponding to General Plan land use designations:

- Rural
- Low Density
- Medium Density
- Medium High Density
- High Density.

Residential uses are also allowed as part of mixed-use developments within the Neighborhood Commercial (CN) zone subject to approval of a conditional use permit, and are permitted within the CBD, Commercial Office (CO), and Commercial Highway (CH) zones.

The Zoning Ordinance establishes lot dimension and setback requirements for structures in each residential zoning district. The required front setback is 20 feet to the garage and 18 feet to the front of the house. Side yard setback requirements are for a minimum of 10 feet, but may be reduced to five feet with Fire Department approval. Table 4.E shows the Zoning District Development Standards for the City. Table 4.F shows parking requirements for residential units as established by the Zoning Ordinance. Fillmore's requirements for on-site improvements as expressed in the Zoning Ordinance are typical of California communities, and are not considered to be unusually restrictive as a constraint on the development of housing. Fillmore's maximum lot coverage and set back standards do not constrain the maximum density allowable within the various residential districts. Even at the minimum permitted lot size, the City's lot coverage and setback standards (Table 4.E) would accommodate maximum allowable residential densities. Within the low density designation, existing standards permit a 2,400 square foot building footprint on the minimum size lot (6,000 s.f.). Development of two-story housing would permit dwellings larger than 2,400 square feet on the minimum allowable lot size, while maintaining the maximum allowable development density. Analyses undertaken to confirm this conclusion were also based on 1,200 square foot average dwelling unit sizes in Medium and Medium High Density areas, and a 1,000 square foot average unit size in High Density areas. Actual city standards permit smaller dwelling units than those assumed for this analysis.

4.3.3 Building Codes

Building codes are not a serious constraint to residential development. Building inspections in Fillmore are conducted by the City's building inspectors, for approval of new construction for occupancy, and to respond to specific complaints. New construction is required to meet the standards of the Uniform Building Code, which was revised in 1997.

4.3.4 Minimum Size Requirements For Dwelling Units And Rooms

The City of Fillmore maintains minimum size requirements for dwelling units, as well as for rooms within residential dwellings. There are no local amendments added to the Uniform Building Code. Additionally, neighboring cities such as Santa Paula and Ojai adhere solely to the Uniform Building Code for their minimum size requirements for dwelling units and rooms. The minimum size for dwelling units is measured on the outside of walls, and excludes basements, garages, carports, exterior courtyards, and porches. These are modest requirements and are substantially smaller than what is currently being produced in market rate housing. Minimum dwelling unit sizes are as follows.

- Single family detached homes: 1,200 sq. ft.
- Single family attached homes: 1,000 sq. ft.
- Dwelling units within a multi-family structure:
 - 1 Bedroom 750 sq. ft.
 - 2 Bedrooms 900 sq. ft.
 - 3 Bedrooms 1,000 sq. ft.

“Efficiency” apartments (400 to 700 sq. ft.) are permitted in areas designated in the General Plan for “Medium,” “Medium High,” and “High” density residential development.

Table 4.E - Zoning District Development Standards

Land Use Activity	Rural	Low	Medium	Medium/High	High
Maximum Units Net/Acre	1.0 ²	7.0	11.0	15.0	35.0
Lot Area (sq. ft.)	1.0 ac ²	6,000	6,000	14,000 ¹	14,000
Lot Area per Dwelling Unit	1.0 ac ²	6,000	4,000	2,900	1,250
Lot Width (feet)	50 ²	50	25	100 ¹	100
Front Setback Main Structure (feet)	20 ²	18	18	15	15
Front Setback Street Facing Garage (feet)	25 ²	20	20	20	20
Rear Setback (feet)	20 ²	20	20	20	20
Side Setback ³ (each)	10 ²	10	10	10	10
Side Setback (street side)	20 ²	10	10	10	10
Structural Parcel Coverage (maximum)	-- ²	40%	40%	60%	60%
Distance Between Main Structures (feet)	-- ⁴	-- ⁴	-- ⁴	-- ⁴	-- ⁴
Distance Between Accessory Structures (feet)	6	6	6	6	6
Common Useable Open Space (sq. ft.) ⁵	0	0	200	200	200
Private Outdoor Living Space (sq. ft.) ⁵	0	0	450	250	200
Main Bldg./Structure Height (Maximum)	35 feet or 2 story whichever is less				
Accessory Bldg./Structure Height (Maximum)	17 feet or 1 story whichever is less				
Antennae	Refer to Subsection 6.04.1805(2) Property Development Standards				
Fences, Walls and Hedges	Refer to Subsection 6.04.1805(7) Property Development Standards				

¹ May be reduced to a 5,000-sq. ft. minimum lot area with a 50-foot minimum lot width only if access to the parcel is provided by an alley.

² Subject to Section 6.04.26 (Hillside Development Standard).

- ³ May be reduced to 5 feet with Fire Department approval, but shall be 10 feet if adjacent to a two-story structure.
- ⁴ When 2 walls face each other and neither has a window opening, they shall be separated by at least 15 feet. If one or more of the walls has a window opening, they shall be separated by at least 20 feet plus 5 feet for each story of each structure in excess of one-story.
- ⁵ Each ground floor dwelling unit shall be provided with 250/200 (Residential-M/H & H) square feet of private outdoor living space while each upper story unit shall be provided with 200/150 (Residential-M/H & H) square feet of private outdoor living space.

Table 4.F - Residential Off-Street Parking Standards

Residential Type	Off-Street Parking Standard
Single family detached	2 spaces within a garage
Single family attached	2 spaces within a garage, plus 1 uncovered guest parking for every 3 dwellings
Mobile home parks	2 spaces for each unit, which may be in tandem, plus 1 uncovered guest parking for every 2 dwellings
Multi-family residential:	
Efficiency and 1 bedroom	1.5 covered plus 1 uncovered guest parking for every 3 dwellings
2 bedrooms	2 covered plus 1 uncovered guest parking for every 3 dwellings
3 or more bedrooms	2.5 covered plus 1 uncovered guest parking for every 3 dwellings
Second dwelling units	2 spaces on a garage or carport for dwellings 800 sq. ft. or more
Residential uses in the CBD	1 covered space per dwelling unit

The City's minimum room size standards are as follows:

<u>Room</u>	<u>Minimum Room Size</u>
Bedroom	100 sq. ft.
Full bath (tub, toilet, and lavatory)	50 sq. ft.
Three-quarter bath (stall shower toilet, and lavatory)	35 sq. ft.
Half bath (toilet and lavatory)	25 sq. ft.

These standards are modest, and do not unreasonably add to the cost of housing within the City.

4.3.5 Mobile Home And Manufactured Housing Development Standards

The City of Fillmore permits manufactured dwellings to be used as single family residences outside of designated mobile home parks if the home is certified under the National Mobile Home Construction and Safety Act of 1974, and if it meets the following standards:

- The mobile home is installed on and secured to an approved permanent foundation in compliance with the City Building Code and the Health and Safety Code Section (Section 18551).

- The mobile home has a minimum eave projection of 12 inches on all sites, including 18 inches on at least two opposite sides.
- All roofs have a minimum pitch of 1:4, and are constructed of non-reflective/non-metallic roofing materials.
- All exterior siding is non-reflective/non-metallic, and is installed from the ground to the roof.
- The mobilehome has a minimum width across the narrowest portion of 15 feet.

4.3.6 Second Dwelling Units

Within Rural, Low, and Medium density residential districts, the City permits an additional dwelling unit to be sited on a parcel subject to approval of a Conditional Use Permit and the following standards:

- No more than one additional dwelling unit may be placed on a single family parcel.
- The additional dwelling is permitted only on a residential parcel with an existing owner-occupied single family detached dwelling unit. The additional dwelling unit may be within, attached to, or detached from the existing main dwelling. No additional dwelling units are permitted on lots already having two or more dwelling units.
- The parcel on which the additional dwelling unit is proposed must meet all of the applicable standards of the zone in which it is located.
- The parcel on which the additional dwelling is proposed must have a minimum of 7,500 square feet, a minimum depth of 120 feet, a minimum width of 50 feet, and a minimum buildable pad size of 400 square feet exclusively for the additional unit.
- The size of the additional dwelling may be up to 30 percent of the size of the existing living area of the main dwelling for an attached unit, and up to 1,200 square feet for a detached unit. The minimum permitted size for the additional unit is 800 square feet.
- The additional dwelling must be located within the rear third of the parcel, and may be up to 35 feet or two stories in height.
- The additional dwelling is to be architecturally compatible with the main dwelling unit.
- The additional dwelling is to be provided with two off-street covered parking spaces in addition to the parking required for the main unit.
- The additional dwelling is required to be metered separately from the main unit for gas, electricity, and water/sewer services.

The requirement that additional dwelling units are to be provided two off-street parking is a potential constraint on the development of second units. To allow for this parking, second dwelling units can only be accommodated on larger than standard subdivision lots. This constraint was considered in the development of standards for second dwelling units, and was believed to be appropriate since it ensures appropriate off-street parking for the second unit, and also ensures that residential development will not exceed the densities allowed in the City's General Plan and Zoning Ordinance.

4.3.7 Processing and Permit Procedures

Development review also affects housing costs. Because of holding costs, the longer it takes for a development proposal to be approved, the higher the development costs. In the City of Fillmore, an application for a residential project containing about 20 units typically requires a processing time (from filing of the initial application to Final Map approval) of 6 to 12 months. However, actual processing time varies according to the size and scope of the project, as well as the time taken by the developer to prepare the final map, improvement plans, and other project-related documents. While the City attempts to process development applications in a timely and efficient manner, some delays are outside the control of the City. Delays in processing can occur if environmental review, pursuant to California Environmental Quality Act (CEQA), requires an EIR to be prepared. At times, approval from state or other agencies may also be required for certain types of projects.

Typically, processing and permitting procedures for single family units in the City of Fillmore are as follows:

Small Single Family Residential Projects (three units or less)

- If a development consists of three units or less and has obtained the correct development permits, the City's Planning Department Staff can approve the project without any hearings. This is typically a one-month process.

Other Single Family Residential Projects (four units or more)

If a development consists of more than three units and has obtained the correct development permits, the City's Planning Department staff has a review committee, which makes a recommendation to the Planning Commission. This process generally takes about three months.

- If the proposed development will create additional land parcels, the Planning Commission will need to make a recommendation to the City Council.
- Once the Planning Commission or City Council approves the application, the applicant may seek building permits.
- Prior to issuance of the building permits, the City will collect development impact fees.
- After the application process has been completed, the CEQA process begins.

Typically, processing and permitting procedures for multi-family developments in the City of Fillmore are as follows:

Small Multi-Family Projects (four units or less)

- If the development consists of less than 4 units and has obtained the correct development permits, the project can be approved by the City's staff and Community Development Director.

Other Multi-Family Projects (five units or more)

- If the development consists of over 4 units and has obtained the correct development permits, the project can be approved by the Planning Commission at a public hearing.
- Once the Planning Commission or Community Development Director approves the application, the applicant may seek building permits.

- Prior to issuance of the building permits, the City will collect development impact fees.
- After the application process has been completed, the CEQA process begins.

Dormitory-Style Farmworker Housing

Typically, processing and permitting procedures for dormitory-style farmworker housing in the City of Fillmore are as follows:

- If the development has obtained the correct development permits, the project can be approved by the Planning Commission.
- Once the Planning Commission or Community Development Director approves the application, the applicant may seek building permits.
- Prior to issuance of the building permits, the City will collect development impact fees.
- After the application process has been completed, the CEQA process begins.

4.4 GOVERNMENTAL FACTORS

4.4.1 Funding Availability

The City of Fillmore does not have the financial resources or sufficient staff to undertake major housing assistance programs without substantial backing by State or federal agencies. Existing funding for federal and State programs is not sufficient to meet statewide demand, which, in turn, limits the City's ability to meet its needs. Therefore, the limitations on availability of outside assistance programs acts as a constraint to the provision of affordable housing.

However, the Housing and Emergency Shelter Trust Fund Act of 2002 funds the California Self Help Housing Program administered by California Housing and Community Development. The Self Help Housing program allows people who are in need of adequate housing to participate in the development and construction of their own dwellings with financial assistance from this program. The City of Fillmore will actively pursue these funds and will assist in the development of these dwelling units in order to maximize this opportunity for its residents.

Additionally, the Housing and Emergency Shelter Trust Fund Act of 2002, provides money for several other housing assistance funds. These funds include:

- Housing Rehabilitation Loan Fund
- Preservation Opportunity Fund
- Emergency Housing and Assistance Fund
- Joe Serna, Jr. FWHG Fund
- School Facilities Fee Assistance Fund
- California Housing Loan Insurance Fund
- Jobs housing Improvement Account

The funds above give life to many housing programs, all of which are included in Program 2.1.1 on page 5-6 of this element.

4.4.2 Public Services and Facilities

The provision of public services (especially water, sewers, and flood control) does not constrain the production of new housing below the number projected by the current Regional Housing Needs Assessment. Currently, state laws governing municipal funding limit the ability of cities to provide infrastructure out of ongoing revenues. As a result, new development is generally required to “pay its own way” with regard to public facilities such as water, sewer, drainage, parks, and roadway facilities. In accordance with AB 1600, the City has enacted a development impact fee program to ensure new development pays only for its impacts and not for existing deficiencies caused by prior development.

The City of Fillmore, like many communities, has determined that its public works systems must not be over-burdened by new development. A 20-year capital improvements program that identifies and prioritizes such needs as water main replacement, flood control, water storage, and sewage treatment plant expansion, as well as parks, streets, and sidewalk replacement, provides a guide for allocating public funds in the most productive directions. The status of each public works system is described in the Public Facilities Element of the General Plan; however, the water supply, sewage disposal and flood drainage systems have separate and unique limitations that relate to the construction of new housing.

Water service is provided by the City of Fillmore. Potable water is extracted from the Fillmore groundwater basin. The estimated safe yield of this basin is many times greater than current water extraction. Thus, groundwater from Fillmore Basin, due to its abundance and good quality, is expected to be the long-term water source for the City. As development occurs, it will be necessary to bring new wells on line, construct distribution systems, and provide additional water storage capacity. The City’s capital improvements program is designed to ensure adequate well and storage capacity, and to connect new wells and storage facilities to the system. New distribution lines are generally the responsibility of new development.

According to the City Engineer, sewer facilities and proposed capital improvements are adequate to serve the level of growth projected for the planning period. The City’s wastewater treatment plant is located at the south end of “C” Street on the north bank of the Santa Clara River. The RWQCB has issued a draft permit that significantly changes discharge requirements in terms of the quality of effluent from the plant. A study is currently being conducted by the City to address the implications of the RWQCB’s order. The City hopes that reclaimed water meeting the RWQCB’s revised standards can be utilized within the City, and not have to be discharged into the river.

Once the study is complete, the City will be able to determine the costs associated with meeting the RWQCB’s requirements, and will then revise impact fees and sewer rates accordingly. The cost of meeting the RWQCB’s revised standards is estimated to be between four and eight million dollars if the reclaimed water is fully utilized within the City, and between six to eight million dollars if the treated water must be discharged into the river. These additional costs, which will be incurred in order to meet any new requirements and will be divided between new development and existing development. Any new development within the City will pay for costs of increasing future capacity

of effluent treatment. Existing development will pay for additional cost accrued during upgrades in new technology for effluent treatment. The increased fees will be determined when the sewer facilities study is complete.

Within the City, drainage is directed to the Santa Clara River by three storm drain systems. These lines do not adequately drain all of the drainage area, resulting in flooding or pooling of water in certain locations. Generally, problem areas are located in the western half of the City, and involve general street flooding due to flat street gradients combined with inadequate drainage infrastructure.

Some of the problem areas include areas proposed for residential development during the Housing Element planning period. The City Engineer indicated that these deficiencies should not preclude the projected level of development. Development projects will be conditioned to provide needed drainage improvements, and the City will contribute if funds are available. Otherwise, the City will enter into a reimbursement agreement with the development until other development occurs in the watershed. Each new development pays a pro-rata share of the cost of drainage improvements.

4.4.3 Fees and Exactions

The fees and exactions required of a development to pay for the public facilities associated with the residential development pose a potential constraint to housing production. Two types of fees are charged by the City of Fillmore, and discussed below: development impact fees and planning processing fees. Table 4.G identifies the applicability of impact fees and Table 4.H lists the fee amounts for each category. A comparison of planning fees to those charged in other Ventura County cities is found in Table 4.I.

Table 4.G – Development Impact Fee Applicability for Residential Projects

Dwelling Unit	Park	Public	Sewer	Storm Drain	Transportation	Water
New Unit	X	X	X	X	X	X
Second Unit/Granny Flat	X	X	X	X	X	X
Replacement Unit (no new connections)	O	O		O	O	O
Addition to Existing Unit	O	O	O	O	O	O
Remodel	O	O	O	O	O	O
Connect Existing Unit to Water and Sewer	O	O	X	O	O	X
Change Size of Existing Water Meter	(Pay difference in cost of meters)					
Annex Existing Unit to City	X	X	X	X	X	X
Move Unit into or Within City	X	X	X	X	X	X

Notes: X = Fee required.
O = No fee required.

Table 4.H – Residential Development Impact Fees (Effective 1/11/99)

- Public Facilities (Resolution 97-2209): \$1,028.192/d.u.
- Transportation Improvement Fee (Resolution 97-2208)

- a. Single family \$766.084/d.u.
 - b. Multi-family \$559.636/d.u.
3. Park and Recreation, Land Dedication and In-Lieu Fee (Resolution 97-2207)
- a. Land dedication of 0.10 acre/d.u. and \$781.153/d.u.
or
 - b. In-lieu fee (acquisition and improvements) \$2,096.753/d.u.
4. Water Service Connection Fee (Resolution 97-2210)
- a. 5/8" meter \$3,850.660 ea.
 - b. 3/4" meter \$4,279.748 ea.
 - c. 1" meter \$7,146.744 ea.
5. Sewer Improvements Fee (Resolution 98-2229)¹: \$1,784.525 d.u.
6. Storm Drain Improvements Fee (Resolution 97-2184)
- a. Rural Residential: \$0.039/lot s.f.
 - b. Single Family: \$0.361/lot s.f.
 - c. Multi-Family \$0.528/lot s.f.

Note: The Development Impact Fees are the current, adopted fees for Fillmore these fees are subject to an increase in 2002.

Table 4.I – Comparison of Planning Fees

Fee Type	Fillmore	Santa Paula	Ojai
Annexation	\$995 deposit against actual cost + LAFCO fee	(1-20 acres) \$1,425 application + actual (20-50 acres) \$1,655 application + actual (50-200+acres) Fully Allocated Hourly Rate	Major (<20 acres) \$17,955 + actual cost of maps/legal description Minor (>20 acres) \$7,450 + actual cost of maps/legal description
General Plan Amendment	\$2,750 deposit against actual cost	Minor \$1,340 Major (Fully Allocated Hourly Rate)	\$4,599
Conditional Use Permit	\$1,000 deposit against actual cost. May be reduced by 50% if filed concurrent with a site development plan Minor CUP \$350	Major \$2,860 application Minor \$460	Residential: Minor \$593 Major \$2,518
Zone Change	\$2,725 deposit against actual cost	Boundary \$4,725 Application	Map text amdt. \$3,521 Text of ordinance \$618

¹ See discussion on Pages 4-16 to 4-17 regarding sewer facilities.

Fee Type	Fillmore	Santa Paula	Ojai
		Text amdt. \$4,665 Application	
Specific Plan	\$1,000 deposit against actual cost or consultant fee + 25%	\$1,810 + consultant	\$4,596 + actual cost
Variance	\$950 deposit against actual cost Minor \$460	Major \$2,615 Minor \$920	\$373
Planned Development Permit	NA	New Construction - .19/ sf (based on footprint of enclosed area inc. \$120 min. both levels + garage) \$6,000 max.	\$3,557 + additional applications
Tentative Tract Map	\$2,150 deposit against actual cost	Fully Allocated Hourly Rate	\$3,250
Tentative Parcel Map	\$1,780 deposit against actual cost	\$1,780 application	\$1,835
Growth Management Allocation	N/A	Without competition \$575 application With competition \$1,050 application	SF - \$50/MF - \$100 + \$2/du
Environmental Fees	Exemption - \$100 EIR/IS/NegDec Fully Allocated Hourly Rate	Exemption - \$200 EIR/IS/NegDec - Fully Allocated Hourly Rate or \$6,000 + consultant + 25%	Exemption - \$500 IS/NegDec - \$3,015 EIR review - \$5,909 Subseq. Use - \$628

- Notes:
- a Deposits; actual charges will be billed at the hourly rate of the persons working on the permit. Money not used will be returned to applicant; additional deposits may be required, not to exceed 50 percent of initial deposit.
 - b If Zone Change or Variance is filed concurrently with General Plan Amendment, Specific Plan, Tentative Tract, Parcel Map, Planned Development Permit or Conditional Use Permit, deposit for Zone Change or Variance is reduced by 50 percent.
 - c If Conditional Use Permit is filed concurrently with a Planned Development Permit, the CUP deposit is reduced by 50 percent.

In addition to the fees presented in Table 4.I, the City of Fillmore charges engineering services fees for review of parcel and tract maps as follows.

- ✓ Tentative parcel map: \$2,600 deposit against actual costs
- ✓ Tentative tract map (5-10 lots): \$3,450 deposit against actual costs
- ✓ Tentative tract map (11+ lots): \$6,900 deposit against actual costs

A comparison of Fillmore's typical residential planning fees in relation to nearby communities is shown in Table 4.I. Fillmore, Santa Paula and Ojai are small residential communities. It can be seen

from Table 4.I that Fillmore's planning fees are generally comparable to other small cities in its vicinity. A much larger city, Oxnard, has per unit development impact and processing fees are more than \$20,000. Thus, fees and exactions do not pose a constraint on new residential development.

4.5 NON-GOVERNMENTAL FACTORS

4.5.1 Land Costs

The price of land is a significant ingredient in the total cost of housing. Developed land costs typically account for about one-quarter of the total cost of a home. Land costs in Southern California and Ventura County have consistently been increasing since World War II as a result of inflation, increased demand due to population immigration, and decreasing land supply. This increase has an adverse effect on the ability of households, particularly low- and moderate-income households, to pay for housing.

Land costs of single-family residential lot in the City of Fillmore, as of 2001, typically are \$35,000 to \$50,000, depending on the size of the parcel and the extent of improvements contained on the lot. According to the most recent information available from the California Association of Realtors, resales of typical single-family home prices in the City are priced at around \$185,000. New homes are selling up to the \$216,000 to \$250,000 range. Based on these estimates, land costs in the City represent from about one-quarter to one-third of the selling price of a home. Within Fillmore, the housing market is currently producing new, four bedroom homes with 1,500 to 2,200 square feet of living area at prices that are affordable to moderate income residents. Many of the most expensive homes being sold in Fillmore are affordable to moderate income households. In addition, the housing market is capable of producing three-bedroom rental units that are affordable to low income residents.

4.5.2 Construction Costs

Construction cost increases, like land cost increases, affects the ability of consumers to pay for housing. Construction cost increases occur due to the cost of materials, labor, and higher government imposed standards (e.g., energy conservation requirements). Current construction costs for a single family home are roughly \$55 to \$65 per square foot. This is typical for Southern California, and does not present a significant constraint to the production of housing within Fillmore. As noted above, the development community is currently producing market rate for-sale housing that is affordable to moderate income households and rental housing that is affordable to low income households.

4.5.3 Availability of Financing

The availability of capital to finance new residential development is a significant factor that can impact both the cost and the supply of housing. There are two types of capital involved in the housing market: (1) capital used by developers for initial site preparation and construction, and (2) capital for financing the purchase of units by homeowners and investors.

In general, financing for new residential development in Fillmore at the present time (2001) is readily available at reasonable interest rates. The current low interest rates have proven to be a benefit to the production of housing by facilitating affordable construction financing and mortgage rates.

Local Banks. There are four local banks in Fillmore. As a result, there a variety of single family and multiple family home loans available in the Fillmore area. Interest rates are currently competitive, and are similar to those available in other communities throughout Southern California. Interest rates for single family and multiple family construction loans are variable.

VA, FHA, and conventional loans are available. The local banks do not currently have any programs specifically oriented toward the construction of affordable housing, other than those that are sponsored by governmental agencies, such as the Community Reinvestment Act.

As a result of relatively low interest rates, local banks report that refinancing of existing homes has been popular; however, such refinancing has not affected the availability of loans for home purchases.

Farmers Home Administration (FmHA) 502 Housing. FmHA, established by Congress in 1946, coordinates a nationwide rural development program and provides financing for housing in rural areas. The self-help program provides no-money-down, low interest long-term loans through FmHA. In return, the families must work 30 hours a week on their home or until all the homes in a group, usually eight to ten, are completed. The existing dwelling or proposed building site must be in a rural area with a population of 25,000 or less. City of Fillmore does qualify for this program, since the population is under 25,000 people.

The typical borrower is eligible to receive "Interest Credit Assistance." This assistance can reduce the borrower's monthly payments to an effective interest rate of 1 percent. The subsidy attempts to reduce the total housing costs (i.e., loan payment, taxes, insurance) to equal 20 percent of the borrower's adjusted income. The Interest Credit Assistance is reviewed annually and a borrower is eligible to receive the subsidized payments until the household income exceeds the moderate income level.

Potential building sites must be less than 1 acre in size on scattered sites and less than 0.25 acre in size in a subdivision. Exceptions can be made if the zoning ordinance requires a larger lot. The construction or purchase of a new home cannot exceed the following square foot (SF) standards: 864 s.f. (one occupant), 1,008 s.f. (two occupants), 1,104 s.f. (three occupants), and 1,248 s.f. (six occupants). All building contractors must be approved by FmHA. Only new mobile homes qualify for the FH-502 program and the dealer must be approved by FmHA.

4.5.4 Affordable Housing Financing

Funding for affordable housing currently requires financing for a first mortgage, second mortgage, and equity. An overview of each funding source is presented in the following paragraphs.

First Mortgage. Because of their low rents, affordable housing projects are financially capable of generating enough money to make monthly payments on only a relatively small first mortgage – often as low as 20 to 25 percent of total project cost. For the first mortgage lender, subordinated debt increases a project's loan-to-value and debt coverage ratios to acceptable levels, reducing risk and increasing the likelihood of obtaining private debt financing. The amount of the first mortgage that can be supported is a function of the net operating income of the project. Tax-exempt bond proceeds are sometimes used for permanent financing of low income housing projects.

Second Mortgage (Gap Financing). A second mortgage is frequently necessary to partially fill the gap between total project costs and the amount that can be supported by the first mortgage. A below market second mortgage provided by State or local governments or philanthropic organizations, could be structured with a low interest rate, no interest deferred payments, or as a due-on-sale loan.

The maker of the second mortgage often prefers subordinated debt rather than a project grant even though the former entails added risk. The mortgage usually contains restrictions to ensure that the property serves low-income families; otherwise it becomes due and payable. Local funds are often used to provide "soft seconds" – mortgages whose principal and interest payments may be deferred until cash flow is available or the project is refinanced or sold.

Equity. Equity, which is the money or capital invested in the project, reduces the amount needed to be financed with a first and/or second mortgage. Although equity financing can be derived from several sources, affordable housing partnerships depend greatly on the syndication of low income housing tax credits. Ownership of these projects is usually structured as limited partnerships; corporate or individual investors are the limited partners who rely on the tax credits for market returns.

Redevelopment Agency. The Redevelopment Agency anticipates spending \$3,125,000 through 2005 from expected "set-a-side" funds. This will occur in four different programs: 1) the Housing Rehabilitation Program will rehabilitate 60 units and will spend \$375,000, 2) the First Time Home Buyers Program will assist in financing 60 loans and will spend \$1.5 million dollars, 3) the Vacant and Deteriorated Property Acquisition program will assist in 10 projects spending \$500,000 and 4) the New Construction Development Agreement will assist in the construction of 15 units and spend \$750,000.

Thus, several funding sources are necessary as part of a financing package for a low-income housing development. In general, the following distribution per financing component as shown in Table 4.J is typical:

Table 4.J - Distribution Per Financing Component

Financing Component	Percent of Financing	Sources of Financing (a)
First Mortgage	20 to 40 %	CCRC, SAMCO, Tax-exempt bonds, 501(c)(3) bonds
Second Mortgage	30 to 60 %	CDBG, RHCP, 20% set-aside

Equity	20 to 40 %	Tax Credits, Housing Trust Funds
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4.6 OPPORTUNITIES FOR ENERGY AND WATER CONSERVATION

Utilities and related energy expenditures are a major component of a household's total shelter costs. Within the City, 97.7 percent of all households have some form of space heating 99.8 percent have complete plumbing facilities, and 99.9 percent have electrical connection according to 2000 census data. As an integral part of providing housing, these utilities can represent a claim in household income ranging from 15 to 40 percent of total housing costs, or higher, considering current and anticipated increases in energy costs. Thus, efforts to reduce energy and water consumption can significantly benefit Fillmore households.

The most effective home conservation measures are those that reduce the biggest user of energy: space heating. Most utility companies agree that actions to reduce air infiltration are the most cost-effective ways of minimizing space-heating requirements. Weather-stripping, caulking, duct wrapping and attic and wall insulation are all ways to reduce such energy consumption. In addition, furnaces equipped with setback thermostats and electronic ("pilot-less") ignition can further reduce costs. This is now required in all new residential construction by the Uniform Building Code.

Water heating is another major energy user. Insulation blankets for water heaters, pipe insulation, and water saving showerheads are simple, add-on measures that can lower, both energy bills and water consumption. More elaborate measures include solar water heating systems that supplement the traditional water heater.

New housing construction is another area for ensuring efficient energy use. Homes that are sited to maximize solar and wind orientation can significantly reduce long term energy needs. Further, such homes can be equipped with energy saving appliances which also lower energy and water consumption. A balance must be achieved between the short-term costs of building energy-efficient homes and the long-term benefits they provide. However, many design, construction, and landscaping techniques are available which help reduce energy consumption. Some add little or no cost to the housing unit, but have not been adopted by developers and contractors. Examples include avoiding east- and west-facing lots, reducing north-facing window areas, using drought-resistant landscaping, and employing paving materials that generate less heat.

Water conservation is a significant issue for both individual households and the City. Lower water consumption reduces monthly bills, and extends the capacities of municipal water wells and the local sewage treatment plant. More conservative landscape watering schedules and less wasteful watering systems make significant contributions to lower water demand. Inside the home, low-flow showerheads, low-flow toilets and efficient clothes and dishwashing appliances are useful in stemming the need for water. However, by changing personal habits regarding water use (e.g., shorter showers, not pre-rinsing dishes, etc.), reductions in water use can be achieved at little or no cost.

Presently, Southern California Gas and Southern California Edison offer conservation programs for homeowners, renters, and landlords. Both companies participate in the State's Residential Conservation Service, and provide free energy audits to all households. Further, both companies offer cash rebates and low-interest financing to help offset the cost of many conservation measures.

5.0 GOALS, QUANTIFIED OBJECTIVES, AND POLICIES

The intent of the Housing Element is to ensure that the housing needs of all economic segments of the community will be met through the year 2005. The housing goals and policies included in the Fillmore Housing Element, as well as the actions that the City will undertake to meet its housing needs, are discussed in this Chapter. A summary of actions, including identification of funding sources, responsible entities, and time frames for implementation, is also presented.

In evaluating the prior Housing Element, the City analyzed the programs it undertook, and evaluated why implementation of some programs were more successful than others. Accordingly, the City has included in this element that actions it believes can successfully be implemented and that reflect the best use of the City's limited resources.

Fillmore's quantified housing objectives are presented below, along with housing goals, policies, and implementing programs.

5.1 QUANTIFIED OBJECTIVES

The City of Fillmore has designed a number of implementing programs that will focus City resources on meeting its projected housing needs. The City recognizes that there are a number of factors impacting the provision of affordable housing, and will not be able to meet all projected needs during the planning period. Accordingly, the City of Fillmore has identified its quantified objectives for new construction and rehabilitation. Rehabilitation of existing units will be achieved through the City's efforts to link property owners with available financial assistance programs. The City's conservation quantified objective is based upon projected activities of the Redevelopment Agency and City efforts to assist and cooperate with non profit, private, and other public entities to preserve as well as provide additional affordable units.

The City has established its quantified objectives on the basis of SCAG regional housing needs projections for the City of Fillmore for the period of 1998-2005 (Table 5.A). Overall, it is the objective of the City of Fillmore that a sufficient number of market rate housing projects take advantage of the affordable housing incentives offered to these projects to achieve 15 percent of the housing developed in the City being affordable to lower income households (5 percent very low income, 10 percent low income).

Table 5.A - Quantified Objectives 1998-2005

Program	Very Low	Low	Moderate	Above Moderate	Total
New Construction (total)	150	98	120	427	809
Farmworker housing	40	0	0	0	40
Accessible for the disabled	10	5	5	0	20
Large families	20	10	0	0	30
Rehabilitation	20	30	20	0	70
Conservation	10	20	5	0	35

GOALS, POLICIES, AND IMPLEMENTING PROGRAMS

Goal 1

Provide a diversity of housing opportunities to enhance the City's living environment and to satisfy the shelter needs of Fillmore residents.

Policy 1.1

Provide adequate residential sites for the production of new for-sale and rental residential units for existing and future residents.

Implementing Programs

1.1.1 Biennial Evaluation: Conduct a biennial update of the City's inventory of available sites, and take appropriate action to ensure an ongoing supply of available sites at appropriate densities to meet projected housing needs.

Responsible Agency: Community Development Department.

Implementation Schedule: June 2002, every two years thereafter.

Non-Quantified Objective: Maintenance of an inventory of available sites for use in discussions with potential developers.

Funding Source: General Fund/Redevelopment Agency.

1.1.2 Second Unit/Accessory Units: Actively encourage the use of second units in single-family residential areas in meeting the City's low- and moderate-income housing objectives where such second units would neither adversely affect nor alter the character of the surrounding single-family neighborhood.

Responsible Agency: Community Development Department.

Implementation Schedule: Ongoing

Quantified Objective: Development of ten, second units between 1998 and 2005.

Funding Source: No cost to the City.

- 1.1.3 Medium-High Density Residential:** Increase the maximum number of dwelling units per acre within the medium-high density residential zones and General Plan designation from 15 du/ac to 20 du/ac to ensure a sufficient supply of housing units for all economic segments of the community as proposed by Table 4.A.

Responsible Agency: Community Development Department.

Implementation Schedule: May 2004.

Quantified Objective: Increase the development yield of land designated medium-high density for very-low income households. Within the City the development yield will increase by 128 units and within the sphere of influence the development yield for very-low income units will increase by 74 units.

Funding Source: General Fund.

Policy 1.2

Ensure the supply of safe, decent and sound housing for all residents.

Implementing Programs

- 1.2.1 Monitor At-Risk Projects:** One year prior to each required Housing Element update, determine the status of financial incentives for assisted housing projects to determine whether income restrictions on such projects are “at risk” of being lifted, thereby terminating the “affordability” of the project. Where assisted housing projects are “at risk,” develop strategies to preserve their affordability.

Responsible Agency: Community Development Department, based on HUD and HCD documents.

Implementation Schedule: June 2004.

Quantified Objective: Retention of existing affordable housing stock through early identification and action regarding “at risk” units.

Funding Source: CDBG

- 1.2.2 Housing Rehabilitation Program:** Assist applicants in accessing home rehabilitation loans for low- and moderate-income housing, and self-help housing projects.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: Ongoing.

Quantified Objective: Adequate assistance to meet the quantified objectives contained in Table 5.A.

Funding Source: General Fund, redevelopment funds, available housing programs.

- 1.2.3 Community Education Regarding the Availability of Rehabilitation Programs:** Provide information to very low- and low-income households and other special needs groups regarding the availability of rehabilitation programs through neighborhood and community organizations, and through the media.

Responsible Agency: Community Development Department.

Implementation Schedule: Prepare a brochure of available programs by June 2003. Update every two years thereafter.

Non-Quantified Objective: Through public education, the public's ability to use programs will be enhanced and other specific quantified objectives will be easier to achieve.

Funding Source: CDBG

- 1.2.4 Housing Condition Survey:** Maintain a current housing condition survey of all housing units within the City. This survey should include the number of units in need of rehabilitation or replacement.

Responsible Agency: City Building Official.

Implementation Schedule: Ongoing with a comprehensive update one year prior to the next Housing Element update (2005).

Non-Quantified Objective: Maintenance of current information on housing conditions within the City to assist in targeting rehabilitation programs.

Funding Source: General Fund.

- 1.2.5 Rental Rehabilitation Program:** Provide financial assistance to owners of rental property to rehabilitate substandard units to enable such units to remain affordable following rehabilitation.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Ongoing.

Quantified Objective: Provide financial assistance to owners of five rental properties to rehabilitate substandard units.

Funding Source: HUD Rental Rehabilitation Funds, CDBG, and Redevelopment Agency.

- 1.2.6 Code Enforcement:** Provide ongoing inspection services to review code violations on a survey and complaint basis. Examples of code violations include families living in illegal units, such as garages and recreational vehicles, construction of illegal buildings, households living in unsafe buildings, abatement of vehicles, and water conservation violations.

Responsible Agency: Building Official.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Elimination of code violations within Fillmore.

Funding Source: Redevelopment Agency.

- 1.2.7 Housing Replacement:** Continue the existing housing replacement program whereby large rehabilitation loan requests are automatically reviewed by the City to determine if replacement, rather than repair, would be more cost-effective.

Responsible Agency: Redevelopment Agency, Community Development Department.

Implementation Schedule: Ongoing.

Quantified Objective: Replace 15 dwelling units that would have otherwise undergone costly rehabilitation.

Funding Source: Redevelopment Funds, CDBG.

- 1.2.8 Condominium Conversion Policy:** Prepare and adopt condominium conversion standards as set forth in the existing (1992) housing element.

Responsible Agency: Community Development Department

Implementation Schedule: Complete ordinance for public hearing by October 2002.

Quantified Objective: Retention of affordable rental units. Protect and maintain the City's rental market.

Funding Source: General Fund

Policy 1.3

Provide incentives for energy conservation measures in new housing.

Implementing Programs

1.3.1 Energy Conservation Program: In concert with Southern California Edison and the Southern California Gas Company, implement an energy conservation program.

Responsible Agency: City Building Official, in association with Southern California Edison and the Southern California Gas Company.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Minimize costs of space heating and cooling in new and existing dwelling units.

Funding Source: General Fund, Southern California Edison and the Southern California Gas Company.

Goal 2

Provide housing that is affordable to all economic segments of the community.

Policy 2.1

Actively pursue and support the use of available County, state, and federal housing assistance programs.

Implementing Programs

2.1.1 Affordable Housing Program Inventory; Pursue Available Projects. Explore and inventory the variety of potential financial assistance programs from both the public and private sectors to provide more affordable housing units. The Housing Coordinator will provide assistance to the City in preparation of applications for potential financial assistance programs. Additionally, the Housing Coordinator, on an annual basis, will specify which programs will be applied for by the City. All available local, state, federal, and private affordable housing programs for new housing and for the conservation and/or rehabilitation of existing housing will be pursued, including, but not limited to the following.

- ✓ Accessibility Grants for Renters (to assist in the affordability of rental housing for lower-income households)
- ✓ Assistance within Revitalization Areas (assist with cities in revitalizing blighted areas)
- ✓ BEGIN (for the development of self help housing)
- ✓ California HCD Farmworker Housing Grant Program (for development or rehabilitation of for-sale and rental housing for farm workers)

- ✓ California Homebuyers' Downpayment Assistance Program (assistance in acquiring for-sale housing for lower income households)
- ✓ California Self Help Housing Program (for the development of self help housing)
- ✓ Calhome Program (to assist in the development of for-sale housing for lower-income households)
- ✓ Code enforcement (ensure code enforcement on self help housing projects)
- ✓ Developments with Health Services (assistance in developing housing with health services within the development)
- ✓ Downpayment Assistance (assistance in acquiring for-sale housing for lower income households)
- ✓ EHAP Capitol Development Grants (for preservation and development of emergency housing and assistance)
- ✓ Farmworker Housing Grant Program (for the rehabilitation and development of housing for farmworkers)
- ✓ FDIC Affordable Housing Program (assistance for rehabilitation costs and closing costs for lower income households)
- ✓ HELP Program (for preservation of affordable housing and rehabilitation of housing)
- ✓ Home Investment Partnerships Program (HOME) (for rehabilitation of lower income and senior housing)
- ✓ HUD Single-Family Property Disposition Program (for rehabilitation of owner-occupied housing)
- ✓ Loan Packaging Program (for development and rehabilitation of affordable housing for farm workers, lower income households, and seniors)
- ✓ Local Housing Trust Funds (for new housing or rehabilitation of housing for lower income and farm worker households)
- ✓ Low-Income Housing Tax Credit Program (for development of rental housing and preservation of existing affordable housing for large family units)
- ✓ McAuley Institute (for new housing or rehabilitation of housing for lower income and farm worker households)
- ✓ Mercy Loan Fund (for new housing or for rehabilitation of housing for the disabled and lower income households)
- ✓ Migratory Agricultural Workers (for the rehabilitation and development of housing for migratory farmworkers)
- ✓ Multifamily Housing Program (for development and rehabilitation of affordable multifamily housing for farm workers, lower income households, and seniors)
- ✓ Neighborhood Housing Services (for rehabilitation of housing for lower income households)
- ✓ Proposition 84 (for development or conversion and rehabilitation of existing facilities for migrant farm worker housing)
- ✓ Rural Community Assistance Corporation (for new rental housing or rehabilitation of apartments for farm workers and lower income households)
- ✓ Section 8 Housing Assistance (rent subsidies for very low income households)
- ✓ Section 223(f) Mortgage Insurance for Purchase/Refinance (for acquisition and development of new rental housing)
- ✓ Section 241(a) Rehabilitation Loans for Multi-Family Projects (for energy conservation and rehabilitation of apartments)
- ✓ Student Housing (for new rental housing or rehabilitation of apartments for students)

- ✓ Supportive Housing Projects (for rehabilitation of affordable housing for farmworkers, lower income households, and seniors)
- ✓ Supportive Services Space (for preservation of affordable housing)
- ✓ World/BRIDGE Initiative (lower interest construction financing for lower income and farm worker housing)

Responsible Agency: Redevelopment Agency

Implementation Schedule: The City Housing Coordinator will apply for potential financial assistance within two years from the adoption of the Housing Element to assist special needs groups.

Quantified Objective: The City Housing Coordinator will apply for the following grants for potential financial assistance: 1 project to assist in the provision of housing accessible for disabled residents (either new housing or retrofit of existing low-income housing), 2 grants to assist in the provision of housing for farm workers, 2 grants to assist the rehabilitation of existing low income housing, and 1 grant to assist the provision of housing for seniors.

Non-Quantified Objective: Maximize the City's and public ability to access governmental and private housing programs, and thereby facilitate achievement of other Housing Element objectives.

Funding Source: Redevelopment Agency

Policy 2.2

Assist and cooperate with non-profit, private, and public entities to maximize opportunities to develop affordable housing.

Implementing Programs

2.2.1 Partnership Program: The City will meet regularly with non-profit, private and other public entities to examine opportunities for cooperative efforts to expand the City's supply of affordable housing for special needs groups. These special needs groups include farmworkers, single parent households, and large families.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Conduct first meeting within one year of Housing Element adoption, annually thereafter.

Non-Quantified Objective: Familiarize non-profit, private and other public entities involved in the production of affordable housing for special needs groups with the City of Fillmore, and thereby facilitate interest on the part of these entities in developing affordable housing for farmworkers, single parent households, and large families in Fillmore.

Funding Source: Private sources, Redevelopment Agency, CDBG.

- 2.2.2 Support Non-Profit Housing Sponsors:** Support non-profit corporations in their efforts to make housing more affordable to lower and moderate-income households. This effort will include supporting grant applications, identifying available sites for housing development, and City involvement in the development of such sites.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Ongoing.

Non-Quantified Objective: By supporting these entities in their efforts, increase the production of affordable housing to meet other objectives of the Housing Element.

Funding Source: Private sources, Redevelopment Agency, CDBG.

Policy 2.3

Review and modify all standards and application processes to ensure that City standards do not act to constrain the production of affordable housing units.

Implementing Programs

- 2.3.1 Maintain a Streamlined Application Process:** Continue efforts to streamline and improve the development review process, as well as eliminate any unnecessary delays and restrictions in the processing of development applications.

Responsible Agency: Community Development Department, City Engineer, and Building Official.

Implementation Schedule: Conduct a review of permitting and review procedures by June 2002, annually thereafter.

Non-Quantified Objective: Minimize the costs of residential development within Fillmore attributable to the time it takes to review development applications and plans.

Funding Source: General Fund.

- 2.3.2 Density Bonus Ordinance:** Monitor statutory requirements for municipal density bonus requirements.

Responsible Agency: Community Development Department.

Implementation Schedule: Check currency of City density bonus provisions against State law in June 2002, and annually thereafter.

Non-Quantified Objective: Ensure that City density bonus provisions comply with State requirements.

Funding Source: General Fund.

- 2.3.3 Use of Density Bonuses:** Grant density bonuses for the provision of affordable housing units as required by state law.

Responsible Agency: General Fund, Development Applicants.

Implementation Schedule: Ongoing as requests are made.

Non-Quantified Objective: Facilitate the achievement of Housing Element objectives for the provision of new housing for all economic segments of the community.

Funding Source: Redevelopment Agency, available housing programs.

- 2.3.4 Priority Building Inspections for Affordable Housing Projects:** The City will give priority to low and very low income housing projects for the building inspections that are carried out during various stages of the construction process.

Responsible Agency: Building Official.

Implementation Schedule: Ongoing

Non-Quantified Objective: Minimize the cost of providing affordable housing by reducing time waiting for inspections to be completed.

Funding Source: Building Permit Fees.

- 2.3.5 Review and Revise the Congregate Care Housing Approval Process and Requirements:** The City will review and revise the congregate care housing approval process and requirements to ensure that they are appropriate for use toward the approval of farmworker housing. All appropriate revisions resulting from this review will be reflected in the zoning ordinance.

Responsible Agency: Community Development Department.

Implementation Schedule: Conduct a review of permitting and review procedures by June 2003.

Non-Quantified Objective: Ensure that City standards do not act to constrain the production of farmworker housing.

Funding Source: General Fund

Policy 2.4

Facilitate the development of new housing for all economic segments of the community, including lower income, moderate, and above moderate-income households.

Implementing Programs

- 2.4.1 Community Information:** Undertake a program to work with HCD to prepare and provide information to the community about annual incomes for typical occupations and the equivalent “buying power” of these incomes in today’s housing market, including the annual income ranges of “very low,” “low,” and “moderate” incomes, and of the typical occupations that fall into these categories. Additionally, the information will include examples of different types of affordable housing projects and how they can fit into a community.

Responsible Agency: Community Development Department and Redevelopment Agency.

Implementation Schedule: Complete materials and initiate education program by January 2004.

Non-Quantified Objective: Promote community understanding of “affordable housing” and “low” and “moderate” income, thereby reducing potential community resistance to affordable housing development.

Funding Source: Redevelopment Agency.

- 2.4.2 Marketing Materials:** Prepare marketing materials to be provided to the building industry, outlining opportunities for the development of new above moderate-income single-family housing within Fillmore.

Responsible Agency: Community Development Department.

Implementation Schedule: Complete marketing materials by January 2002, and update annually thereafter.

Non-Quantified Objective: Promote development of needed above moderate income housing to meet quantified objectives for new housing to meet the needs of that income group.

Funding Source: General Fund.

- 2.4.3 Meet with Potential Developers:** Actively seek out, and conduct an annual meeting with potential developers of downtown infill sites, as well as potential developers of above moderate income housing as a means of generating interest on their part to undertake residential projects within the City.

Responsible Agency: Community Development Department, City Manager.

Implementation Schedule: Hold first meeting by the end of June 2002, and meet annually thereafter.

Non-Quantified Objective: To create interest on the part of potential developers of downtown infill sites and of above moderate income housing as a means of facilitating achievement of quantified objectives for the development of housing for these income groups.

Funding Source: General Fund.

- 2.4.4 Housing for Existing Very Low and Low Income Residents:** Utilize CDBG funds for infrastructure improvements and available federal, State, and local housing development programs to undertake development of housing project for Fillmore's existing very low and low income households who are living in dwellings that are in need of replacement.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: Initiate programs by the end of 2003.

Quantified Objective: Housing assistance to 150 existing very low or low income Fillmore residents.

Funding Source: CDBG and redevelopment funds.

- 2.4.5 Review the Potential for an Inclusionary Housing Policy:** The City will assess the potential for implementation of a inclusionary housing policy. The goal of an inclusionary housing policy would be to increase the supply of affordable housing for moderate to very low-income families. This policy would encourage developers to construct a certain percentage of new dwelling units as affordable housing.

Responsible Agency: Community Development Department.

Implementation Schedule: Initiate review by the end of 2003.

Non-Quantified Objective: Increase the supply of affordable housing for moderate to very low-income families.

Funding Source: General Fund

Policy 2.5

Proactively encourage the development of affordable housing within the downtown area.

Implementing Programs

2.5.1 Additional Development Incentives for Mixed Use Projects within the Downtown Area:

Use voluntary incentives to encourage the production of affordable housing as part of mixed use projects. Within the downtown area, provide incentives for the production of mixed use affordable housing *in addition* to City density bonus incentives. Examples of such additional incentives include, but are not limited to the following:

- ✓ Higher than minimum required density bonuses. By treating the provision of affordable mixed use housing within the downtown area as an extraordinary community amenity, residential developments providing 10 percent of the total number of dwelling units at rates affordable to very low and low income households will be permitted the maximum allowable General Plan intensity. By ensuring the long-term affordability of such dwelling units, an additional 25 percent density bonus over the General Plan maximum density can be provided.
- ✓ Fast track processing. By expediting the development review process, carrying costs for lands being developed with affordable housing can be minimized.
- ✓ Cash equivalent incentives. For mixed use projects ensuring the long term affordability of affordable housing, additional monetary incentives such as deferral of fees until issuance of occupancy permits or sale, reduction in traffic impact fees, reduction in off-site improvement requirements, or other similar incentives, will be considered so as to ensure the project's economic feasibility.
- ✓ Site Assembly. The City shall assist in property assembly as an incentive to developing mixed use housing parcels within the downtown area.
- ✓ Parking Reductions. For mixed use projects in the downtown area a modification in parking standards will be considered so as to ensure the project's feasibility.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: Ongoing.

Quantified Objective: Achievement of objectives for development of new housing for very low-income households (see Table 5-1).

Funding Source: CDBG, Redevelopment funds, General Fund.

2.5.2 Increase the Allowable Density of Housing within the Downtown Area: The Downtown Specific Plan has been amended to allow an increase in residential density to a maximum of approximately 50 units per acre over 4.7 acres, with a maximum of 201 units within the Downtown Specific Plan area, and increase the building height limitation from 2-stories to 3-stories on 24 sites, as stated in 4.2.2. This increased density will be permitted within the core and transitional areas designated in the Specific Plan, consisting of vacant sites, as well as

sites with existing buildings. As indicated in Chapter 4, approximately 126 dwelling units could be developed in new mixed use projects, while an additional 75 units could be developed within existing commercial buildings. This will ensure an adequate land inventory to meet the objectives set forth in Table 5-A.

Responsible Agency: Community Development Department, Planning Commission, and City Council.

Implementation Schedule: Ongoing.

Quantified Objective: Sufficient land inventory to meet quantified objectives for the development of housing to meet the needs of very low-income households.

Funding Source: HCD, General Fund, and Redevelopment Agency.

Goal 3

Provide equal housing opportunities for all residents of Fillmore.

Policy 3.1

Encourage and support the enforcement of laws and regulations prohibiting discrimination in lending practices and in the sale or rental of housing.

Implementing Programs

3.1.1 Cooperative Association: Continue to refer cases and questions to the Ventura County Fair Housing Institute and/or the Housing Rights Center for enforcement of prohibitions on discrimination in lending practices and in the sale or rental of housing. Additionally, the City will create a brochure in English and Spanish, explaining how complaints can be filed. The brochure will be available at City Hall in the Community Development Department and throughout the community in places such as bus stops, public libraries, community centers, local social centers and other public locations.

Responsible Agency: Community Development Department, Redevelopment Agency.

Implementation Schedule: This brochure will be completed one year from the date of Housing Element approval.

Non-Quantified Objective: City assistance to eliminate housing discrimination within the community.

Funding Source: General Fund.

Policy 3.2

Assure the provision of housing opportunities for those residents of the City who have special housing needs, including farm workers, the elderly, disabled, large families, and the homeless.

Implementing Programs

- 3.2.1 Housing Opportunities for Special Needs Groups:** Provide housing opportunities to meet the special housing needs of farm workers, elderly, disabled, large families, and the homeless (see also Program 2.1.1) by giving priority funding to development projects that include a component for special needs groups in addition to other lower income households.

Responsible Agency: Community Development Department.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Maximize opportunities to address the housing needs of special needs groups within the City.

Funding Source: State and federal housing funds, CDBG.

- 3.2.2 Coordination with Agencies serving the Homeless:** The City shall cooperate with public and private agencies to develop housing (including transitional housing), family counseling, and employment programs for the homeless.

Responsible Agency: Community Development Department, Ventura County Housing Authority, private assistance agencies.

Implementation Schedule: Ongoing.

Non-Quantified Objective: Develop housing self-sufficiency for those who are currently homeless by working with appropriate agencies to implement housing and employment programs.

Funding Source: FEMA, HUD, HCD, CDBG, private funds.

- 3.2.3 Remove Constraints on the Production of Housing for Disabled Residents:** The City will analyze and determine whether its development policies and ordinances create any constraints on the development, maintenance and improvement of housing intended for persons with disabilities, consistent with Senate Bill 520, which was enacted January 1, 2002. The analysis will include an evaluation of existing land use controls, permit and processing procedures and building codes. If any constraints are found in these areas, the City will initiate actions to address these constraints, including removing the constraints or providing reasonable accommodation for housing intended for persons with disabilities.

Responsible Agency: Community Development Department.

Implementation Schedule: Complete analysis within 6 months of the adoption of the Housing Element, and initiate any needed policy or ordinance provisions within three months after completion of the analysis.

Non-Quantified Objective: Remove constraints on the production of housing for disabled residents.

Funding Source: CDBG, General Fund.

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